









सत्यमेव जयते

**REPORT**  
**ON**  
**FAMILY LIVING SURVEY**  
**AMONG INDUSTRIAL WORKERS**  
**1958-59**  
**AJMER**

**LABOUR BUREAU**  
**MINISTRY OF LABOUR AND EMPLOYMENT**  
**GOVERNMENT OF INDIA**



**1965**

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## PREFACE

In pursuance of the recommendations of the Rau Court of Enquiry, Family Budget enquiries were conducted on uniform lines in selected industrial centres in India during 1944—46 by the Government of India with a view to constructing and maintaining reliable Consumer Price Index Numbers for different centres. With the passage of time the consumption pattern of working class had undergone considerable change and it was felt that the existing Consumer Price Index Numbers should be revised on the basis of new weighting diagrams. It was, therefore, decided by the Planning Commission that fresh Family Living Surveys in 50 important industrial centres (factory, mining and plantations) based on the latest scientific principles should be conducted during the Second Plan period. This task was entrusted to the Labour Bureau, Ministry of Labour and Employment. A Working Group consisting of representatives of Indian Statistical Institute, National Sample Survey, Central Statistical Organisation and the Labour Bureau was accordingly set up for deciding all technical details for the planning and conduct of the Enquiries. The Enquiries were conducted in 1958-59 in accordance with the recommendations of the Technical Advisory Committee on Cost of Living Index Numbers set up by Government and keeping in view the principles laid down by the I.L.O.

2. Unlike the 1944—46 Enquiries which mainly consisted of collection of data on Income and Expenditure of working class households, the scope of the 1958-59 Enquiries was enlarged so as to include a study of other aspects of the Level of Living in addition to Income and Expenditure.

3. The collection of data was entrusted to the National Sample Survey during its 14th round (except for Bombay centre and centres in West Bengal where the field work was done by I.S.I. Field Branch) and tabulations relating to Family Budget data to the Indian Statistical Institute, Calcutta. The drafting of the Reports and the tabulation of data relating to Level of Living were the responsibility of the Labour Bureau.

4. This report relates to the Enquiries conducted in Ajmer centre. A General Report dealing mainly with the technical aspects of the Enquiries is being brought out separately. The present Report consists of two Parts. Part I contains a discussion of Family Budget data while Part II analyses data relating to other aspects of the Level of Living.

5. The primary responsibility of drafting this Report devolved on Shri J. N. Sharma, Research Officer, assisted by Shri N. K. Sharma, Investigator

Grade I, under the guidance and supervision of Shri L. R. Varma, Deputy Director. My thanks are due to the National Sample Survey, the Indian Statistical Institute, the Central Statistical Organisation, the State Governments and the various Employers' and Workers' Organisations for their kind co-operation in the conduct of the Enquiries. Thanks are also due to the working class households but for whose active co-operation it would not have been possible to collect the requisite data relating to the various facets of family living

6. The views expressed in this Report are not those of the Government of India.

K. C. SEAL  
*Director*

LABOUR BUREAU,  
KENNEDY HOUSE, SIMLA-4,  
*Dated the 16th September, 1964.*

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PART I  
(FAMILY BUDGET)

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## CHAPTER 1

### SCOPE AND METHOD OF THE SURVEY

#### 1.1 *Family living study*

Family living studies aim at collection and analysis of data on consumption pattern and other aspects of living conditions in respect of families of a specified population group. The surveys conducted for this purpose provide scope for the collection of a wide range of data from the families. When attention is focussed on a limited aspect only, the surveys become specialised surveys, such as family budget survey, where the bulk of the data collected relate to consumption expenditure. Other illustrations of such specialised surveys are food consumption surveys, health surveys, labour force surveys, demographic surveys, education surveys and housing surveys. Although in each case the specialised survey lays emphasis on a particular problem, some more general information, such as the economic status of the family, is frequently included in order to facilitate the analysis of the data collected during the specialised surveys. In recent years the tendency has been to widen the scope of family living surveys to multi-subject surveys laying equal emphasis on a broad spectrum of data, combining two or more major topics, such as family characteristics, income, employment, education, housing, nutrition, health, etc. Through such multi-subject surveys family living studies can be put to manifold uses. These may be used to provide material for research into the behaviour patterns of different groups of the population. They can also supply the basic data needed for policy-making in connection with social and economic planning which may include the establishment of norms or the determination of needs, in preparation for social and economic measures, as well as for the assessment of impact of policy decisions already applied in implementing welfare programmes. In developing countries like India, which are engaged in planning programmes, the data collected through family living surveys can be used to fill gaps in the existing information and to provide checks on the completeness of the existing data.

In its widest sense, a family living survey should yield data for an analysis of the level of living of a particular population group. An idea of the spectrum of data needed for such an analysis can be had from the following main components of the level of living given by the U.N. Committee of Experts on International Definition and Measurement of Standards and Levels of Living, 1954.\*

- (i) Health, including demographic conditions;
- (ii) Food and nutrition;
- (iii) Education, including literacy and skills;
- (iv) Conditions of work;
- (v) Employment situation;
- (vi) Aggregate consumption and savings;
- (vii) Transportation;
- (viii) Housing, including household facilities;

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\*Report on International Definition and Measurement of Standards and Levels of Living (U.N.), 1954.



- (ix) Clothing;
- (x) Recreation and entertainment,
- (xi) Social security; and
- (xii) Human freedoms.

In conducting the family living surveys in this country during 1958-59, *inter alia*, in Ajmer, an attempt was made to cover many of the components given above. At the same time the object of deriving weighting diagram for new series of consumer price index numbers for the respective centres was kept in view. For the latter purpose, the relevant data are those which are usually covered in a specialised family budget survey. In this Report, the data on family budget survey have been discussed separately in Part I and the data collected on other components of level of living have been presented in Part II.

## 1.2 *Description of the survey*

The last family budget survey in Ajmer was conducted during 1943-44. \* The present survey in Ajmer was part of an integrated scheme of family living surveys among industrial workers at 50† important factory, mining and plantation centres under the Second Five Year Plan. The details regarding origin, scope, design, etc., of the present surveys are being published in a separate report, as they happen to be common for all the 50 centres. A few important details are, however, discussed here briefly in order to bring out the significance of the data for Ajmer centre presented in this Report.

### 1.21 *Organisation of the survey*

The working class family living survey was sponsored by the Labour Bureau, Ministry of Labour and Employment, Government of India. The technical details of the survey were worked out under the guidance of a Technical Advisory Committee on Cost of Living Index Numbers consisting of the representatives of the Ministries of Labour and Employment, Food and Agriculture and Finance, the Planning Commission, the National Sample Survey Directorate, the Department of Statistics (C.S.O.), the Indian Statistical Institute and the Reserve Bank of India. The field work was entrusted to the National Sample Survey and processing and tabulation of data collected in Schedule 'A' (Family Budget) to the Indian Statistical Institute, Calcutta. The tabulation of data collected in Schedule 'B' (Level of Living) was done in the Labour Bureau. Analysis of the data, publication of reports on the results of the surveys and construction and maintenance of new series of consumer price index numbers were the responsibilities of the Labour Bureau.

### 1.22 *Definition of a working class family*

A working class family was the basic unit of the survey. A family was defined in terms of sociological and economic considerations as consisting of persons:

- (i) generally related by blood and marriage or adoption;
- (ii) usually living together and/or served from the same kitchen; and
- (iii) pooling a major part of their income and/or depending on a common pool of income for a major part of their expenditure.

Relatives and friends, besides wife and children, living with the family and depending on the common family pool for their expenditure were considered family members. On the other hand, domestic servants and paying

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\* Report on an Enquiry into the Family Budgets of workers in Ajmer, 1943-44.

† The list of 50 centres is given in Appendix I.

guests were generally excluded from the concept but they were taken to constitute separate families within the household. Care was taken to include temporary absentees such as family members on tours or on visit to relatives or friends, or in hospital. Casual guests were not considered to be family members even though they might have stayed with the family for a fairly long period. In a messing group, where the members pooled a part of their income only for messing, generally each member was treated as a separate family.

A working class family was defined as one which derived 50 per cent. or more of its income during the specified calendar month through manual work in a factory, mine or plantation covered by the Factories Act, 1948, Mines Act, 1952, or the Plantations Labour Act, 1951, as the case may be. The survey in Ajmer, which was a factory-centre, covered families deriving a major part of their income from manual employment in registered factories only. Manual work was defined on the basis of classification of occupations. Thus, a job though essentially involving physical labour but requiring a certain level of general, professional, scientific or technical education was classified as 'non-manual'. On the other hand, jobs involving physical labour but not requiring much of educational (general, scientific, technical or otherwise) background were treated as 'manual' work.

### 1.23 *Delimitation of area*

The geographical area to be covered in the course of the survey at a centre was decided in consultation with local organisations—both official and non-official—Municipalities or Corporations and other knowledgeable authorities during a preliminary survey conducted in December, 1957—February, 1958. At Ajmer centre, municipal wards number 4, 5, 15, 16, 19, 20 and 23 to 32 were covered by the sampling frame.

### 1.24 *Design of survey*

Two types of sampling methods, viz., tenement sampling and pay-roll sampling were followed for getting down to the ultimate units of the family living survey, viz., the families. The choice between the two methods depended upon operational convenience. Thus, at a centre where working class population was concentrated in definite areas, which could be located and demarcated without much difficulty, tenement sampling was followed. On the other hand, if the working class population in a centre was found to be loosely dispersed, the pay-roll sampling became operationally more convenient and economical. On the basis of the preliminary survey conducted in December 1957—February, 1958 it was decided to adopt tenement sampling at Ajmer centre.

The sample size for a centre was determined on the basis of the number of industrial workers, the type of sampling followed, the workload manageable by an Investigator, and the required precision of weights to be derived from Schedule 'A' for Consumer Price Index Numbers. The sample size originally fixed for the survey at Ajmer was 360 families to be canvassed for Schedule 'A' and 120 families for Schedule 'B'. The number of schedules finally collected and tabulated was 359 for Schedule 'A' and 120 for Schedule 'B'. The difference between the number of sampled families originally fixed and the number of families finally covered in respect of Schedule 'A' was due to exclusion at the tabulation stage of surveyed families not belonging to working class, rejection of schedules because of unsatisfactory data, etc.

The two samples drawn for Schedules 'A' and 'B' were mutually exclusive because canvassing of both the schedules from the same sampled families would have caused fatigue both to the Investigators and informants. The whole sample was staggered over a period of 12 months evenly so as to eliminate the seasonal effects on the consumption pattern. The selection of sample was done in two stages. In the first stage the working class localities were divided into well defined blocks of 150 to 200 households and these were arranged by wards and within wards by geographical nearness, and clusters of 3 blocks each were formed by grouping the blocks in a systematic manner. Two independent simple systematic samples of 12 clusters each were selected. The Second stage unit for selection was a working class family. Each month the Investigator listed all the families in the cluster allotted to that month by house-to-house visit and classified them as working class families and others. While listing, information was also collected on the family size, the expenditure class to which it belonged and the State of origin of the head of the family. The two expenditure classes were those with expenditure less than Rs. 60 per month and others. This information was used to arrange the working class families in the cluster, first by family size (single member families and others) and within these classes by expenditure class and within these by the State of origin. Those belonging to the State of origin of the majority of families in the cluster, were put in one class and the rest formed the other class. A simple systematic sample of 20 working class families was drawn from this arranged list. Every fourth family in this sample was contacted for filling Schedule 'B' (on Level of Living) and the remaining three for Schedule 'A' (on Family Budget).

#### 1.25 *Period of survey*

As mentioned earlier, the survey was designed to cover a period of 12 months at each centre. The period for the working class family living survey in Ajmer centre was August 1958 to July 1959.

#### 1.26 *Method of survey*

The "Interview Method" was followed for the collection of data as a large proportion of the population covered consisted of illiterate workers who could not be expected to reply to mailed questionnaires or to maintain accounts. Moreover, the questionnaire covered a wide range of subjects, accurate replies to some of which could not be had without explaining in person the significance of the questions to the respondents.

#### 1.27 *Difficulties in the collection of data*

The employers and employees evinced keen interest in the survey and extended full co-operation to the Investigators of the National Sample Survey who were entrusted with the field work. Because of the lengthy questionnaire, however, the sampled workers sometimes felt impatient while answering questions. It took three to four hours to complete Schedule 'A'. The detailed itemised break-down of consumption and expenditure in many of the blocks, e.g., clothing, medical care, personal care, education and reading, recreation and amusements, transport and communication, subscription, personal effects, taxes and interest was specially irksome. Information on the consumption of liquor and other intoxicants was furnished by the workers with great reluctance.

## CHAPTER 2

### ECONOMIC BACKGROUND OF THE CENTRE

#### 2.1 *Introductory*

Ajmer City is situated at the foot of the Aravalli hills. The city covers the entire valley between the 'Taragarh and Madar hills. It lies between 26°27' north and 74°37' east and covers an area of 44.03 square kilometers.

#### 2.2 *Population*

With a population of 2.31 lakhs, Ajmer is the second largest city in Rajasthan. The following table shows the growth of population in Ajmer from 1901 onwards:

TABLE 2.1

Year							Population	Decennial percentage increase
1							2	3
*1901	..	..	..	..	..	..	73,839	..
1911	..	..	..	..	..	..	86,222	16.77
1921	..	..	..	..	..	..	1,13,512	31.65
1931	..	..	..	..	..	..	1,19,524	5.30
1941	..	..	..	..	..	..	1,47,258	23.20
1951	..	..	..	..	..	..	1,96,633	33.53
†1961	..	..	..	..	..	..	2,31,240	17.60

#### 2.3 *Working class areas*

The working class population in Ajmer was reported to be concentrated in the following areas:—

- (i) Nagra,
- (ii) Jansganj,
- (iii) Ramganj,
- (iv) Idgah,
- (v) Ashaganj and
- (vi) Jadugar.

\*Figures for the years 1901 to 1951 taken from Census of India, 1951 Vol. X, Part II-A—Rajasthan and Ajmer.

†Figures for the year 1961 taken from Census of India, 1961, Final population totals, Paper No. 1, 1962.

## 2.4 Working class markets

The markets patronised predominantly by the working class population in Ajmer are:—

- (i) Keserganj,
- (ii) Ramganj,
- (iii) Srinagar Road and
- (iv) Nagra.

The above mentioned markets have been selected for the collection of retail prices for the new series of Consumer Price Index Numbers for Ajmer centre.

## 2.5 General characteristics of working class population—survey results

### 2.51 Industries

According to the survey the estimated number of working class families (as defined for the purpose of the survey) in Ajmer was about 5 thousands. The estimated number of employees in these families was 5.8 thousands. A distribution of these employees by industries and in each industry by sex and adults/children is given in the following table. In column 7, the average monthly income per employee from paid employment in different industries, as reported by the families, is also given.

TABLE 2.2

### 2.5 General characteristics of working class population—survey results details

Industry	Percentage distribution of employees by sex and adults/children				Total number of employees	Average monthly income per employee from paid employment (Rs.)	Number of employees (unestimated)*
	Men	Women	children	Total			
1	2	3	4	5	6	7	8
Manufacture, assembling and repairing of locomotives	100.00	..	..	100.00	2,600	129.62	190
Manufacture of wagons, coaches, tramways and other railroad equipment	100.00	..	..	100.00	2,565	121.79	182
Rest . . . . .	88.34	8.07	3.59	100.00	653	75.30	51
All . . . . .	98.69	0.91	0.40	10.000	5,818	120.07	423
Number of employees (unestimated)* . . . . .	417	4	2	423	X	X	X

Of the total employees, a large proportion (about 45 per cent.) were employed in manufacture, assembling and repairing of locomotives. Women employees constituted only about 1 per cent. of the total. The proportion of children (upto the age of 14 years) was negligible.

\*Unestimated figures stand for sample total and estimated figures are the population estimates derived from the sample totals. This is how the expressions will be used in all other tables of Part I of the Report. Where nothing is mentioned, the figures should be taken as "estimated figures".

The average monthly income per employee was Rs. 120.07, the highest (Rs. 129.62) being in manufacture, assembling and repairing of locomotives.

### 2.52 Occupation

Table 2.3 gives, by major occupations, the percentage distribution of employees by sex and adults/children, total number of employees and average monthly income per employee from paid employment.

TABLE 2.3

*Distribution of employees (including apprentices) by occupation and other details*

Occupation	Percentage distribution of employees by sex and adults/children				Total number of employees	Average monthly income per employee from paid employment (Rs.)	Number of employees (unestimated)
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Furnacemen, rollers, drawers, moulders and related metal making and treating workers . . .	100.00	..	..	100.00	770	137.73	56
Fitter machinists, tool-makers and machine tool setters . . .	100.00	..	..	100.00	1,461	143.21	101
Tool makers, machinists, plumbers, welders, platers and related workers—rest . . .	100.00	..	..	100.00	962	126.04	70
Carpenters, joiners, pattern-makers (wood) . . .	100.00	..	..	100.00	588	146.73	43
Painters and papers hangers	100.00	..	..	100.00	148	127.10	12
Loaders and unloaders . . .	100.00	..	..	100.00	1,022	82.00	77
Rest . . . . .	91.22	6.08	2.70	100.00	867	84.39	64
All occupations . . .	98.69	0.91	0.40	100.00	5,818	120.07	423
Number of employees (unestimated) . . .	417	4	2	423	×	×	×

Most of the workers were employed in occupations connected with the manufacture, assembling and repair of locomotives and manufacture of wagons, coaches, tramways and other railroad equipment.

The average monthly income from paid employment per employee was in case of all occupations except loaders, unloaders and in occupations classified as 'rest' higher than the overall average for all occupations.

### 2.53 Nature of employment and type of settlement

Table 2.4 gives the percentage distribution of employees by number of days worked during the month classified by (a) regular and casual employment and (b) settled or non-settled. A settled person was defined as one who had permanently settled down at the place of survey, i.e., who had no enduring connections with his native place and had developed sentimental and permanent attachment to his present place of stay.

TABLE 2.4

*Percentage distribution of employees (including apprentices) by nature of employment, type of settlement and number of days worked*

Number of days worked during the last month	Nature of employment			Type of settlement		Number of employees (unestimated)
	Regular	Casual	All	Settled	Not settled	
1	2	3	4	5	6	7
0 . . . . .	1.15	5.18	2.17	0.68	38.66	10
1—7 . . . . .	1.12	0.81	1.04	1.08	..	5
8—15 . . . . .	4.71	4.67	4.70	4.73	3.99	20
16—19 . . . . .	9.80	2.04	7.84	7.63	13.09	34
20—23 . . . . .	34.13	12.45	28.67	29.15	17.22	115
24—27 . . . . .	47.95	70.82	53.71	54.79	27.04	231
28—31 . . . . .	1.14	4.03	1.87	1.94	..	8
Total . . . . .	100.00	100.00	100.00	100.00	100.00	423
Percentage to total . . . . .	74.84	25.16	100.00	96.08	3.92	×
Number of employees (unestimated) . . . . .	313	110	423	406	17	×

Of the total employees, about 75 per cent. were regular and the remaining 25 per cent. were casual\*. A large majority (about 96 per cent.) of employees were settled at the centre.

#### 2.54 Family income

The average monthly income per family of the population surveyed was Rs. 149.75. The estimated distribution of families in different income-groups is given in table 2.5.

TABLE 2.5

*Distribution of families by monthly income class*

Monthly family income class	Percentage of families to total					
1	2					
Less than Rs. 30	..	..	..	..	..	1.10
Rs. 30 to less than Rs. 60	..	..	..	..	..	2.57
Rs. 60 to less than Rs. 90	..	..	..	..	..	11.67
Rs. 90 to less than Rs. 120	..	..	..	..	..	15.26
Rs. 120 to less than Rs. 150	..	..	..	..	..	21.17
Rs. 150 to less than Rs. 210	..	..	..	..	..	34.28
Rs. 210 and above	..	..	..	..	..	13.95

\*The classification of workers into regular and casual was done on a different basis from the one adopted in the 'Occupational Wage Survey' conducted by the Labour Bureau in 1958-59 where the term casual was used in a more restricted sense.

The model family income group was from 'Rs. 150 to less than Rs. 210.' Only about 15 per cent. of the families had income of less than Rs. 90 per month.

### 2.55 *Family size*

The average size of the family was 5.60 persons. The estimated distribution of families in the different size groups is given in table 2.6.

### 3.1 *Introductory*

TABLE 2.6  
*Distribution of families by size*

Family size (number of members)							Percentage of families to total
1							2
One	..	..	..	..	..	..	2.44
Two and three	..	..	..	..	..	..	17.44
Four and five	..	..	..	..	..	..	32.27
Six and seven	..	..	..	..	..	..	29.50
Above seven	..	..	..	..	..	..	18.35
Total							100.00

A large proportion (32 per cent.) of families consisted of four to five members.



## CHAPTER 3

### FAMILY CHARACTERISTICS

#### 3.1 *Introductory*

Some general details of the working class population in Ajmer have been discussed in the preceding chapter. An analysis of the important socio-economic characteristics of the working class families in Ajmer as revealed by the survey, is presented below:

#### 3.2 *Age, sex and marital status*

Table 3.1 gives the percentage distribution of family members by age, sex and marital status.

TABLE 3.1

*Percentage distribution of family members by age, sex and marital status*

Sex and marital status	Number of members (un-estimated)	Age (years)							Total	Percent- age distribu- tion of all mem- bers
		Below 5	5— 14	15— 34	35— 54	55— 59	60— 64	65 and above		
1	2	3	4	5	6	7	8	9	10	11
<i>Men—</i>										
Unmarried	..	574	32.57	52.87	14.33	0.23	..	..	100.00	28.45
Married	..	422	..	0.49	51.26	42.58	1.95	1.78	1.94	100.00
Widowed	..	34	..	..	18.25	39.96	4.19	6.90	30.70	100.00
Divorced	..	2	..	..	45.24	54.76	..	..	100.00	0.11
Separated	..	1	..	..	100.00	..	..	..	100.00	0.05
Sub-total	..	1,033	18.09	29.57	29.78	18.96	0.93	0.94	1.73	100.00
<i>Women—</i>										
Unmarried	..	461	42.08	54.17	3.44	..	0.31	..	100.00	23.05
Married	..	419	..	2.14	68.89	26.23	1.94	0.37	0.43	100.00
Widowed	..	93	..	..	3.15	34.20	13.13	19.82	29.70	100.00
Divorced	..	2	..	..	100.00	..	..	..	100.00	0.11
Separated	..	1	..	..	100.00	..	..	..	100.00	0.04
Sub-total	..	976	19.89	26.52	31.83	14.51	2.08	2.18	2.99	100.00
TOTAL	..	2,009	18.97	28.08	30.78	16.79	1.49	1.54	2.35	100.00
Number of members (unestimated) .. .. 383 564 618 359 28 30 47 2,009 ..										

Taking all the members living with the families at the centre about 51 per cent. were men and 49 per cent. women. Children of 14 years of age or below constituted about 47 per cent. of the total and persons of 55 years and above about 5 per cent. Of the persons falling in the age group 15 to 54, about 52 per cent. were men and 48 per cent. women. In this age-group

among men, 17 per cent. were unmarried, about 79 per cent. married and about 4 per cent. were widowers and the rest separated or divorced. Among women in the same age-group, about 3.5 per cent. were unmarried, 88 per cent. married, 8 per cent. widows and the rest separated or divorced.

### 3.3 Religion and size

Table 3.2 shows the distribution of families by religion and size giving a few more details such as average size of the family and average number of children per family.

TABLE 3.2  
*Percentage distribution of families by religion and size*

Size of family				Religion		
				Hinduism	Rest	All
1				2	3	4
One	..	..	..	2.27	4.10	2.44
Two and three	..	..	..	18.39	7.90	17.44
Four and five	..	..	..	31.10	44.11	32.27
Six and seven	..	..	..	29.86	25.92	29.50
Above seven	..	..	..	18.38	17.97	18.35
Total	..	..	..	100.00	100.00	100.00
Percentage of families to total	..	..	..	90.98	9.02	100.00
Average size of the families	..	..	..	5.57	5.78	5.60
Average number of children per family	..	..	..	2.62	2.70	2.64

### 3.4 Language and size

The 3.3 shows the percentage distribution of families by mother tongue and size giving a few more details such as average size and average number of children per family.

TABLE 3.3  
*Percentage distribution of families by mother-tongue and size*

Size of family				Mother-tongue		
				Hindi	Rest	All
1				2	3	4
One	..	..	..	2.47	2.18	2.44
Two and three	..	..	..	18.24	10.69	17.44
Four and five	..	..	..	31.64	37.64	32.27
Six and seven	..	..	..	28.66	36.56	29.50
Above seven	..	..	..	18.99	12.93	18.35
Total	..	..	..	100.00	100.00	100.00
Percentage of families to total	..	..	..	89.40	10.60	100.00
Average size of the families	..	..	..	5.59	5.67	5.60
Average number of children per family	..	..	..	2.64	2.64	2.64

Hindi speaking families formed about 89 per cent. of the total and the remaining families spoke other languages.

### 3.5 Literacy

The levels of literacy among family members by age and family income classes are presented in table 3.4.

TABLE 3.4

*Percentage distribution of family members in various monthly family income classes by age group and levels of literacy*

Age group and educational standard	Monthly family income class (Rs.)							
	<30*	30 — < 60	60 — < 90	90 — < 120	120 — < 150	150 — < 210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Age less than 5 years</i>								
Below primary ..	..	..	..	1.84	..	0.88	1.54	0.84
No education ..	..	100.00	100.00	98.16	100.00	99.12	98.46	99.16
Total ..	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<i>Age 5 years and above</i>								
Illiterate ..	74.33	51.36	54.41	62.54	57.43	48.21	41.45	51.31
Below primary ..	15.72	26.80	22.68	22.89	19.62	26.53	28.07	24.76
Primary ..	9.95	11.84	15.65	9.15	15.45	15.99	15.44	14.74
Middle ..	..	..	3.93	3.87	6.70	7.29	13.13	7.44
Matriculate ..	..	..	3.33	1.55	0.80	1.84	1.64	1.64
Others ..	..	..	..	..	..	0.14	0.27	0.11
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

\*The sign '<' in this and subsequent tables denotes 'less than'.

Only a negligible percentage of children aged less than 5 years had started receiving education and they too were mostly in the higher income groups (Rs. 90 and above). The percentage of illiterate members was relatively low in case of last two higher income-classes whereas the percentage of members having middle standard of education was, generally, higher in higher income classes.

### 3.6 Age-sex distribution of family-members by activity status

Activity status is meant to distinguish among (a) those in gainful employment, (b) those not so occupied but seeking, and if not seeking then available for, gainful employment and (c) those not in the labour force. The first major category covers employers, employees, apprentices, self-employed persons and unpaid family labour. The second category includes the unemployed, i.e., persons seeking employment and persons not seeking, though available for employment. The last category comprises pensioners, students, women doing domestic work only, disabled persons, young children, those employed in non-gainful occupations, etc.

For each of the members of the sampled families information was collected on age, sex and activity status as on the day preceding the date of survey. The estimated distribution for all families of the defined working class population group is given in table 3.5.

TABLE 3.5

*Percentage distribution of family members by age, sex and activity status*

Sex and activity status	Num- ber of mem- bers (unesti- mated)	Age (years)								Percent- age distribu- tion of all members	
		Below 5	5—14	15—24	25—34	35—44	45—54	55—64	65 and above		
1	2	3	4	5	6	7	8	9	10	11	
<i>Male</i>											
Employer	..	..	..	..	..	..	..	..	..	..	
Employee	..	408	..	0.23	51.93	47.38	0.46	..	..	100.00	20.22
Apprentice	..	10	..	..	100.00	..	..	..	..	100.00	0.53
Self-employed	..	17	..	..	63.02	5.12	4.90	11.80	14.96	100.00	0.92
Unpaid family labour.	..	..	..	..	..	..	..	..	..	..	..
Unemployed	..	14	..	14.52	80.30	5.18	..	..	..	100.00	0.63
Not in labour force	..	584	32.03	51.88	10.85	0.17	1.17	1.30	2.60	100.00	28.92
Sub-total	..	1,033	18.09	20.57	29.78	18.96	0.93	0.94	1.73	100.00	51.22
<i>Female</i>											
Employer	..	..	..	..	..	..	..	..	..	..	..
Employee	..	5	..	16.45	54.42	29.13	..	..	..	100.00	0.23
Apprentice	..	..	..	..	..	..	..	..	..	..	..
Self-employed	..	14	..	..	42.21	26.00	21.25	10.54	..	100.00	0.66
Unpaid family labour.	..	5	..	..	77.19	22.81	..	..	..	100.00	0.25
Unemployed	..	6	..	..	85.82	14.18	..	..	..	100.00	0.32
Not in labour force	..	946	20.50	27.26	30.98	14.24	1.85	2.09	3.08	100.00	47.52
Sub-total	..	976	19.89	26.52	31.83	14.51	2.08	2.18	2.99	100.00	48.78
TOTAL	..	2,009	18.97	28.08	30.78	16.79	1.49	1.54	2.15	100.00	100.00
Number of members (unestimated)	..	..	383	564	618	339	28	30	47	2,009	..

It has to be borne in mind that the universe covered in this case was only a particular section of the working class population in Ajmer comprising families which derived a major part of their income from employment in registered factories. Naturally, the percentage of unemployed was very small among this section of working class population and persons

were either gainfully occupied or not in the labour force. The labour force participation rate was of the extent of about 24 per cent. consisting of gainfully occupied persons and unemployed persons.

### 3.7 Age-sex distribution of family-members by economic status

Economic status is meant to classify persons into earner, earning dependant and non-earning dependant. An earner was defined as one whose income was sufficient for his/her maintenance; an earning dependant as one whose income was not adequate for his/her own maintenance and non-earning dependant as one who earned no income at all and was dependent for his/her maintenance on others.

The estimated distribution of family members by age, sex and economic status as on the day preceding the date of survey is given below:

TABLE 3.6

*Percentage distribution of family members by age, sex and economic status*

Economic status and sex	Number of members (unestimated)	Age (years)								Total	Percentage distribution of all members
		Below 5	5—14	15—34	35—54	55—59	60—64	65 and above			
1	2	3	4	5	6	7	8	9	10	11	
<i>Earners</i>											
Male ..	414	..	..	52.53	46.80	0.67	..	..	100.00	20.54	
Female ..	3	..	27.21	30.05	42.74	..	..	..	100.00	0.14	
Sub-total	417	..	0.18	52.38	46.77	0.67	..	..	100.00	20.68	
<i>Earning dependents</i>											
Male ..	25	..	7.08	70.35	3.74	..	8.30	10.53	100.00	1.30	
Female ..	26	..	..	65.32	17.88	11.23	5.57	..	100.00	1.26	
Sub-total	51	..	3.59	67.87	10.72	5.54	6.95	5.33	100.00	2.56	
<i>Non-earning dependants</i>											
Male ..	594	31.54	51.23	12.07	0.17	1.15	1.28	2.56	100.00	29.38	
Female ..	947	20.48	27.23	50.94	14.24	1.84	2.09	3.08	100.00	47.38	
Sub-total	1,541	24.71	36.43	23.72	8.91	1.57	1.78	2.88	100.00	76.76	
TOTAL	2,009	18.97	28.08	30.78	16.79	1.49	1.54	2.25	100.00	100.00	
<i>Number of members (unestimated)</i>											
..	..	283	564	618	329	28	30	47	2,009	X	

Earners and earning dependants constituted 23 per cent. of the total, 22 per cent. being males and the remaining 1 per cent. females. Earners and earning dependants mostly came in the age-group 15 to 54 years, though a small proportion of children also came in this category. The non-earning dependants, who consisted mainly of children and females doing household work, accounted for 77 per cent.

### 3.8 Family size, composition, economic status and earning strength by income

#### 3.81 Analysis by family income

For the purpose of analysis, the families have been classified into seven monthly family income classes and five family size groups. It may be pointed out here that the lowest income class accounts for a small fraction of the total families and as such no attempt has been made to derive any conclusions on the basis of the figures given under this class in the analysis of the table given below and subsequent tables. The two-way distribution of families by income and size is given in table 3.7.

TABLE 3.7

*Percentage distribution of families by family income and family size*

Family size	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
One .. ..	22.36	9.00	4.28	..	1.55	3.20	..	2.44
Two and three	17.19	38.60	32.42	26.43	16.59	11.29	7.63	17.44
Four and five ..	60.45	28.95	50.24	36.63	33.45	29.12	16.86	32.27
Six and seven ..	..	23.45	13.06	28.19	34.05	34.27	29.50	29.50
Above seven ..	..	..	..	8.75	14.26	22.02	46.01	18.35
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total ..	1.10	2.57	11.67	15.26	21.17	34.28	13.95	100.00
Number of families (unestimated) ..	4	9	44	57	76	120	49	359

Family income, on the whole, tended to increase with the size of the family, and in higher income classes there was a larger percentage of large sized families.

The composition of families by the economic status of members is given in table 3.8.

TABLE 3.8

*Composition of families by economic status*

Category of members	Average number of members per family by monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Earners</i>								
Adult-male ..	1.00	1.00	1.00	1.00	1.02	1.11	1.76	1.15
Adult-female ..	..	..	..	..	..	0.02	..	0.01
Children-male ..	..	..	..	..	..	..	..	..
Children-female ..	..	..	..	..	0.01	..	..	0.00
All earners ..	1.00	1.00	1.00	1.00	1.03	1.13	1.76	1.16
<i>Earning dependants</i>								
Adult-male ..	..	..	..	0.05	0.08	0.09	0.08	0.07
Adult-female ..	..	2.26	..	0.14	0.10	0.06	..	0.07
Children-male ..	..	..	..	0.02	..	0.01	..	0.01
Children-female ..	..	..	..	..	..	..	..	..
All earning dependants ..	..	0.26	..	0.21	0.18	0.16	0.08	0.15
<i>Non-earning dependants</i>								
Adult-male ..	..	..	0.13	0.14	0.28	0.24	0.51	0.28
Adult-female ..	1.08	0.92	1.28	1.30	1.23	1.33	2.05	1.28
Children-male ..	..	1.45	0.71	1.06	1.43	1.57	1.69	1.27
Children-female ..	0.90	0.43	0.88	1.27	1.21	1.28	1.55	1.26
All non-earning dependants ..	1.98	2.80	3.00	3.77	4.15	4.62	5.80	4.29
<i>All</i>								
Adult-male ..	1.00	1.00	1.13	1.19	1.28	1.54	2.25	1.50
Adult-female ..	1.08	1.18	1.28	1.44	1.33	1.41	2.05	1.46
Children-male ..	..	1.45	0.71	1.08	1.43	1.58	1.69	1.28
Children-female ..	0.90	0.43	0.88	1.27	1.22	1.28	1.55	1.26
All members ..	2.98	4.06	4.00	4.98	5.36	5.91	7.64	5.60
Number of members (estimated) ..	11	36	178	285	415	703	381	2,009

The average number of members per family was 5.60. Of these, 1.16 were earners, 0.15 earning dependants and 4.29 non-earning dependants. Ignoring the lowest income class, the proportion of earners to the total members decreased with an increase in the level of income upto the income-class 'Rs. 150 to less than Rs. 210' and showed a tendency to increase thereafter.

More light on the variation in the earning strength with family income is thrown by table 3.9 which gives the distribution of families by earning strength and income.

TABLE 3.9

*Percentage distribution of families by earning strength and income classes*

Earning strength	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120 . <150	150 — <210	210 and above	All
1	2	3	4	5	6	7	8	9
One earner ..	100.00	86.78	100.00	83.13	82.12	78.82	31.32	76.46
One earner and one or more earning depen- dants .. ..	..	13.22	..	16.87	14.59	9.31	2.82	9.59
Two earners ..	..	..	..	..	3.29	9.14	54.50	11.44
Two earners and one or more earning de- pendants ..	..	..	..	..	..	2.19	2.82	1.14
Three earners ..	..	..	..	..	..	0.54	6.66	1.11
Three earners and one or more earning de- pendants ..	..	..	..	..	..	..	..	..
More than three earners with or without ear- ning dependants ..	..	..	..	..	..	..	1.88	0.26
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Taking all families, those having one earner were in a large majority, being 76 per cent. of the total. The percentage of families having more than two earners was rather small (about 3 per cent. of the total).



Table 3.10 gives the distribution of families by income and earning strength in terms of relationship with the main earner. The main earner was defined as that earner whose total earnings (both in cash and kind) from paid employment in the last calendar month preceding the date of survey were more than similar earnings of any other earner of the family employed in a registered factory.

TABLE 3.10

*Percentage distribution of families by earning strength and relationship with the main earner*

Family earning strength by relation- ship with main earner	Num- ber of fami- lies (un- estimated)	Monthly family income class (Rs.)								Total	Percent- age distribu- tion of all families
		Below 30	30 < 60	60 < 90	90 < 150	120 < 150	150 < 210	210 and above			
1	2	3	4	5	6	7	8	9	10	11	
Self .. ..	276	1.43	2.89	15.12	16.77	22.77	35.36	5.66	100.00	76.46	
Self and wife or husband ..	11	..	10.77	..	38.46	16.84	33.93	..	100.00	3.15	
Self and one or more children ..	35	..	..	..	1.96	7.55	20.06	70.43	100.00	9.32	
Self, wife or husband and one or more children ..	1	..	..	..	..	..	100.00	..	100.00	0.25	
Self, and one or more other family mem- bers .. ..	31	..	..	..	6.46	21.74	37.91	33.89	100.00	9.64	
Self, wife or husband and one or more other family members ..	5	..	..	..	28.69	35.58	35.73	..	100.00	1.18	
Self, one or more children and one or more other family members ..	..	..	..	..	..	..	..	..	..	..	
Self, wife or husband, one or more children and one or more other family members	..	..	..	..	..	..	..	..	..	..	
All families ..	359	1.10	2.57	11.67	15.26	21.17	34.28	13.95	100.00	100.00	
Number of families (unestimated) ..	..	4	9	44	57	76	120	49	359	..	

Taking all families, the main earner was the sole earner in 77 per cent. of the cases. In 3 per cent. of the cases he/she was assisted by wife/husband, in 9 per cent. of the cases by children and in about 10 per cent. of the cases by other family members. With the inclusion of other members in the earning strength, a larger percentage of families came in higher income-brackets.

An analysis of the number of earners, earning dependants and non-earning dependants according to income has already been made in the preceding pages. Table 3.11 gives the number of dependants per 100 families by their relationship with the main earner and monthly family income classes. The dependants have been classified into three categories, viz., living with the family, living away from the family and dependent units living away. Dependants living with family are those shown as non-earning dependants in table 3.8. These types of dependants alone have been taken as members of families for the purpose of the survey. Dependants living away from family are those whose expenses are borne in full or in part by the sampled family but who do not live with the family. There may sometimes be groups of persons in whose case it is difficult to determine whether they are really dependent on the sampled family. Such groups may even include earners. Such groups have been taken as dependent units living away and have been classified separately. In their cases, the group itself has been the unit of counting and not individual persons.

TABLE 3.11

*Number of dependants and dependent units per 100 families by monthly income and relationship with the main earner*

Categories of dependants and relationship with main earner	Monthly family income class (Rs.)							
	<30	30 - <60	60 - <90	90 - <120	120 - <150	150 - <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Living with family</i>								
Wife or husband ..	60.46	61.04	85.40	80.06	83.27	86.37	94.44	84.83
Son or daughter ..	60.46	174.75	137.82	214.08	239.74	307.42	286.45	250.01
Father, mother, uncle, aunt ..	17.19	24.04	42.05	42.44	32.45	24.79	39.78	33.11
Brother, sister, cousin	60.46	..	15.30	24.10	42.52	9.62	21.16	21.38
Nephew, niece ..	..	13.22	11.78	1.63	7.07	6.49	35.25	10.79
Father-in-law, mother-in-law, brother-in-law, sister-in-law ..	..	7.13	4.81	7.59	4.38	11.28	26.61	10.38
Son-in-law, daughter-in-law ..	..	..	..	2.92	2.05	7.26	40.10	8.96
Grand children ..	..	..	..	4.12	..	6.73	34.09	7.70
Others ..	..	..	3.17	..	2.83	1.75	1.79	1.82
Total ..	198.57	280.18	300.33	376.74	415.21	461.71	579.68	428.98

TABLE 3.11—contd.

1	2	3	4	5	6	7	8	9
<i>Living away from family</i>								
Wife or husband ..	..	..	..	..	1.75	2.62	..	1.27
Son or daughter ..	..	..	..	..	..	..	..	..
Father, mother, uncle, aunt ..	..	..	4.49	2.14	..	3.54	2.73	2.45
Brother, sister, cousin ..	..	..	..	..	..	0.96	..	0.33
Nephew, niece ..	..	..	..	..	..	..	..	..
Father-in-law, mother-in-law, brother-in-law, sister-in-law ..	..	..	3.27	..	..	..	..	0.38
Son-in-law, daughter-in-law ..	..	..	..	..	..	..	..	..
Grand children ..	..	..	..	..	..	..	..	..
Others ..	..	..	..	..	..	0.96	..	0.33
Total ..	..	..	7.76	2.14	1.75	8.08	2.73	4.76
<i>Dependent units</i>								
Number of dependent units living away per 100 families								
..	..	..	5.10	2.50	2.64	1.73	4.21	2.72

Although the number of dependants<sup>1</sup> living with family increased progressively with the increase in the monthly family income, there was no such clear tendency in the case of dependants or dependent units living away.

The distribution of families by specific family composition types in terms of relationship with the main earner (excluding dependants living away) is presented in table 3.12 by three broad income-classes. The first two groups, unmarried earner and husband or wife consist of single workers who may have dependants living elsewhere.

TABLE 3.12  
Percentage distribution of families by family composition (in terms of relationship with the main earner) and income

Monthly family income class (Rs.)	Family composition (in terms of relationship with the main earner)							
	Un-married earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Un-married earner and other members	Rest	All
1	2	3	4	5	6	7	8	9
<60 ..	27.50	15.46	5.58	2.20	2.81	..	8.52	3.67
69—<120 ..	28.40	16.35	28.32	30.81	17.79	24.34	42.06	26.93
120 and above ..	44.10	68.19	66.10	66.99	79.40	75.66	49.42	69.40
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total ..	0.84	1.60	4.48	43.07	35.85	2.54	11.62	100.00
Number of families unestimated) ..	3	6	15	153	131	8	43	359

Family types consisting of husband, wife and children and husband, wife, children and other members taken together constituted about 79 per cent. of the total families.

Table 3.13 gives the distribution of families by family composition in terms of adults and children (excluding dependants living away) and level of income.

TABLE 3.13

*Percentage distribution of families by family composition in terms of adults/children and by income*

Monthly family income class (Rs.)	Family composition (in terms of adults/children)										All
	1 adult	1 adult and children one or (more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	
1	2	3	4	5	6	7	8	9	10	11	12
<60 ..	19.61	..	6.99	5.65	4.85	3.97	11.88	8.74	1.86	..	3.67
60— <120	20.50	40.29	31.38	61.64	39.73	26.62	38.70	23.83	21.60	15.12	26.93
120 and above	59.89	59.71	61.63	32.71	55.42	69.41	49.42	67.43	76.54	84.88	69.40
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	2.44	1.48	6.29	6.55	10.54	20.71	3.12	3.88	18.23	26.76	100.00

The common types of families were 2 adults with children and 3 adults with children.

### 3.82 Analysis by per capita income

Per capita income of families allows for variations in size of families but not for variations in composition. It is, therefore, sometimes recommended that income per adult consumption unit or consumption expenditure per adult consumption unit will provide better economic classification. Such classifications were not attempted in the analysis of data for the present survey because of the difficulties of having an appropriate scale of adult consumption unit. Some special analysis of the data were, however, undertaken by adopting per capita family income as the classificatory character. Some of these analyses are presented below. Table 3.14 gives the percentage distribution of families by monthly per capita income class and family size.

TABLE 3.14

*Percentage distribution of families by per capita income and family size*

Family size	Monthly per capita income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
One ..	42.92	..	10.58	2.05	2.16	20.24	22.39	63.28	30.93	2.44
Two and three ..	..	..	3.68	27.12	28.61	37.46	54.74	27.00	60.42	17.44
Four and five ..	57.08	46.74	39.91	29.70	50.51	28.86	19.93	9.72	8.65	32.27
Six and seven ..	..	26.00	39.91	29.70	50.51	28.86	19.93	9.72	..	29.50
Above seven ..	..	27.26	45.83	41.13	18.72	13.44	3.42	..	..	18.35
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total ..	0.58	2.32	5.29	18.02	20.17	26.65	15.18	5.46	6.33	100.00
Number of families (unestimated) ..	2	8	20	66	75	91	57	18	22	359

It will be seen that in higher per capita income classes a comparatively large percentage of families were small-sized families and conversely large-sized families were in the low per capita income classes.

Table 3.15 shows broad composition of families (by economic status of members) by per capita income classes.

TABLE 3.15

*Composition of families (economic status) by per capita income classes*

Economic status of members	Average number of members per family by monthly per capita income class (Rs.)									
	<5	5—10— <10<15	10—15— <20	15—20— <25	20—25— <35	25—35— <50	35—50— <65	50—65— <75	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
Earners ..	1.00	1.00	1.05	1.09	1.17	1.20	1.23	1.16	1.09	1.16
Earning dependants ..	..	0.51	0.32	0.20	0.12	0.12	0.11	..	0.08	0.15
Non-earning dependants ..	1.71	5.46	6.33	5.85	5.14	4.11	3.02	2.26	0.80	4.29
All members ..	2.71	6.97	7.70	7.14	6.43	5.43	4.36	3.42	1.97	5.60

The proportion of earners to total members in the family generally increased with increase in the per capita income ignoring the lowest income class. The earning dependants constituted a small (about 3 per cent.) proportion of the total family members. The proportion of non-earning dependants, on the other hand, generally decreased with the increase in the per capita income. The resulting position was that the burden of dependency was markedly high in case of low per capita income classes.

## CHAPTER 4

### FAMILY INCOME AND RECEIPTS

#### 4.1 Concepts and definitions

Data relating to family income were collected in order to study the level and pattern of income by sources, to study expenditure in relation to income and in general to provide a basis for classifying families into economic levels. 'Income' was taken to include all receipts which did not represent a diminution of assets or an increase in liabilities. Income from the following sources was collected in detail:—

- (i) Income from paid employment which includes basic wages and allowances, bonus and commission, overtime earnings, other earnings and concessions;
- (ii) Income from self-employment such as boarding and lodging services, agriculture, animal husbandry, trade, profession; and
- (iii) Income from other sources such as receipts from rented properties, viz., land and house; pension; cash assistance; gifts and concession; interest and dividends; chance games and lotteries.

Data were also collected separately in respect of other gross receipts representing a diminution of assets or an increase in liabilities such as receipts from sale of shares, securities and other assets, withdrawal of savings, credit purchases, loans, etc., to have a complete picture of total receipts accruing to the family. The value of the receipts in kind and of goods from family enterprise consumed by the family was imputed on the basis of retail market price.

All the data relating to receipts were collected for the calendar month preceding the data of survey in respect of each sampled family.

#### 4.2 Average monthly income per family and per capita

The average monthly income per family was Rs. 149.75 and the average per capita income was Rs. 26.79. The average monthly income per family and per capita according to different family income classes is given below in table 4.1.

TABLE 4.1  
*Average monthly income by income classes*

Item	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Monthly income</i>								
Average per family	12.48	45.34	81.20	98.22	133.23	169.13	270.81	149.75
Average per capita	4.18	11.15	20.28	19.74	24.84	28.66	35.43	26.79
<i>Percentage of families to total</i>	1.10	2.57	11.67	15.26	21.17	34.28	13.95	100.00

The average monthly income per family varied from Rs. 12.48 in the lowest income class to Rs. 270.81 in the highest income class. The average per capita income generally increased with an increase in the level of family income.

### 4.3 Income by category of earner

Table 4.2 gives a break-up of the average monthly income per family by category of earner and source. Income which could not be ascribed to any particular member of the family was taken against the family as a whole.

TABLE 4.2

*Average monthly income per family by source, category of earner and family income classes*

Category of earners and source	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Men</i>								
Paid employment ..	9.37	48.09	81.66	91.66	124.00	158.19	251.16	140.38
Self-employment ..	0.37	(—)8.59	(—)1.63	0.08	2.24	1.79	2.52	1.04
Other sources ..	2.74	2.79	0.60	2.45	4.39	4.82	12.62	4.90
Sub-total : by men	12.48	42.29	80.63	94.19	130.63	164.80	266.30	146.22
<i>Women</i>								
Paid employment ..	..	..	..	0.36	0.09	0.65	..	0.30
Self employment ..	..	..	..	0.91	0.47	0.87	..	0.54
Other sources ..	..	..	..	0.09	..	0.15	..	0.06
Sub-total : by women	..	..	..	1.36	0.56	1.67	..	0.90
<i>Children</i>								
Paid employment ..	..	..	..	..	0.30	0.14	..	0.11
Self-employment ..	..	..	..	0.25	..	..	..	0.04
Other sources ..	..	..	..	..	..	..	..	..
Sub-total : by children	..	..	..	0.25	0.30	0.14	..	0.15
<i>Family</i>								
Paid employment ..	..	..	..	..	..	..	..	..
Self-employment ..	..	..	..	0.33	(—)0.15	0.21	0.60	0.18
Other sources ..	..	3.05	0.57	2.09	1.89	2.31	3.91	2.20
Sub-total : by family	..	3.05	0.57	2.42	1.74	2.52	4.51	2.38
<i>Total</i>								
Paid employment ..	9.37	48.09	81.66	92.02	124.39	158.98	251.16	140.79
Self-employment ..	0.37	(—)8.59	(—)1.63	1.57	2.56	2.87	3.12	1.80
Other sources ..	2.74	5.84	1.17	4.63	6.28	7.28	16.53	7.16
Total income ..	12.48	45.34	81.20	93.22	133.23	169.13	270.81	149.75
Percentage of families to total ..	1.10	2.57	11.67	15.26	21.17	34.28	13.95	100.00

An analysis of income by category of earner shows that men contributed the largest amount to the average monthly family income from all the three sources. Whatever small amount was contributed by women and children was restricted to middle and higher income classes.

Table 4.3 gives a break-up of the average monthly income by category of earner and source of earning separately for different per capita income classes.

TABLE 4.3

*Average monthly income per family by category of earner, source and monthly per capita income classes*

Category of earner and source	Monthly per capita income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
<i>Men</i>										
Paid employment	..	58.99	99.67	115.33	138.28	146.90	167.62	176.65	170.95	140.38
Self-employment	..	(—)10.99	(—)2.73	1.89	0.25	2.40	2.47	(—)1.81	2.17	1.04
Other sources ..	1.71	3.35	2.98	4.63	2.46	4.33	7.23	7.81	10.14	4.90
Sub-total: by men	1.71	51.35	99.92	121.85	140.99	153.63	177.32	182.65	183.26	146.32
<i>Women</i>										
Paid employment	..	..	..	0.26	0.09	0.20	1.16	..	..	0.30
Self-employment	..	1.09	1.29	0.43	0.52	0.97	..	..	..	0.54
Other sources	..	..	..	0.14	..	0.14	..	..	..	0.06
Sub-total: by women ..	..	1.09	1.29	0.83	0.61	1.31	1.16	..	..	0.90
<i>Children</i>										
Paid employment	..	..	..	0.61	..	..	..	..	..	0.11
Self-employment	..	1.62	..	..	..	..	..	..	..	0.04
Other sources ..	..	..	..	..	..	..	..	..	..	..
Sub-total: by children ..	..	1.62	..	0.61	..	..	..	..	..	0.15
<i>Family</i>										
Paid employment	..	..	..	..	..	..	..	..	..	..
Self-employment	..	..	..	0.33	(—)1.09	(—)0.09	0.50	5.59	(—)0.30	0.18
Other sources ..	..	3.38	2.71	1.70	2.41	1.82	2.69	1.44	3.36	2.20
Sub-total: by family ..	..	3.38	2.71	2.03	1.32	1.73	3.19	7.03	3.06	2.38
<i>Total</i>										
Paid employment	..	58.99	99.67	116.20	138.37	147.10	167.78	176.65	170.95	140.79
Self-employment	..	(—)8.28	(—)1.44	2.65	(—)0.32	3.28	2.97	3.78	1.87	1.80
Other sources ..	1.71	6.73	5.69	6.47	4.87	6.29	9.92	9.25	13.50	7.16
Total income	1.71	57.44	102.92	125.32	142.92	156.67	181.67	189.68	186.32	149.75



The average monthly income per family increased from Rs. 1.71 in the lowest per capita income class to Rs. 189.68 in the per capita income class 'Rs. 50 to less than Rs. 65' and thereafter slightly decreased in the highest per capita income class.

#### 4.4 Income and other receipts by components

Table 4.4 gives a detailed break-up of the average monthly income and other receipts by components. The data are presented according to monthly family income classes.

TABLE 4.4  
Average monthly receipts by components and family income classes

Source	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Paid employment</i>								
Basic wages and allowances ..	9.37	48.09	80.78	88.16	120.50	150.28	218.86	131.79
Bonus and commission ..	..	..	..	..	..	..	..	..
Concessions ..	..	..	0.35	3.23	2.84	5.90	2.14	6.04
Rest ..	..	..	0.53	0.63	1.05	2.80	5.10	2.06
Sub-total: paid employment..	9.37	48.09	81.66	92.02	124.39	158.08	251.16	140.79
<i>Self-employment</i>								
Agriculture ..	..	(—) 7.93	..	..	..	0.19	..	(—) 0.14
Animal husbandry ..	(—) 3.07	(—) 0.66	(—) 1.63	(—) 0.53	(—) 1.02	0.10	(—) 2.30	(—) 0.82
Trade ..	..	..	..	..	..	0.20	1.58	0.22
Rest ..	3.44	..	..	2.10	3.91	2.38	3.84	2.54
Sub-total: self employment	0.37	(—) 8.59	(—) 1.63	1.57	2.56	2.87	3.12	1.80
<i>Other income</i>								
Rent ..	2.43	2.41	1.13	3.95	4.12	4.76	12.30	5.05
Rest ..	0.31	3.43	0.04	0.68	2.16	2.52	4.23	2.11
Sub-total: other income ..	2.74	5.84	1.17	4.63	6.38	7.28	16.53	7.16
Total income	12.48	45.34	81.20	98.22	133.23	169.13	270.81	149.75
<i>Other receipts</i>								
Sale of assets other than shares, etc. ..	..	..	1.27	0.57	1.85	0.66	4.97	1.55
Credit purchase ..	17.88	14.28	25.16	21.57	26.78	26.33	30.58	25.75
Loan taken ..	180.71	3.94	26.07	46.45	52.04	59.13	83.55	55.36
Rest ..	4.15	21.78	13.86	29.31	20.29	44.79	21.18	20.30
Sub-total: other receipts ..	202.74	40.00	66.36	97.90	101.86	130.91	140.28	111.96
Total receipts ..	215.22	85.34	147.56	196.13	235.09	300.04	411.09	261.71
Percentage of families to total	1.10	2.57	11.67	15.26	21.17	34.28	13.95	100.00

A major portion (88 per cent.) of the family income was derived from basic wages and allowances. The percentage contribution from this source generally decreased with an increase in the level of income ignoring the two end classes.

Income from concessions accounted for Rs. 6.94 or 5 per cent. of the total income. Families in the two lowest income classes (below Rs. 60) did not receive any concessions. Income from bonus and commission was nil.

Other receipts constituted about 75 per cent. of the total income. The families having an income of less than Rs. 90 per month had to fall back on decrease in assets or increase in liabilities for maintaining themselves to a greater extent than families in higher income classes.

#### 4.5 *Income and other receipts by components and by family size*

Table 4.5 gives the average monthly income and other receipts per family by components and by family size.

TABLE 4.5

*Average monthly income and other receipts by components and family size*  
(In Rupees)

Type of receipt	Family size								
	One	Two	Three	Four	Five	Six	Seven	Over seven	All
1	2	3	4	5	6	7	8	9	10
<i>Income from paid employment</i>									
Basic wages and allowances	99.18	115.60	99.22	107.19	127.16	135.10	142.38	174.61	131.79
Bonus and commission ..	..	..	..	..	..	..	..	..	..
Overtime earnings	..	1.23	1.39	1.07	1.21	2.88	1.38	2.33	1.95
Other earnings	..	..	..	0.39	..	0.40	..	..	0.11
Concessions ..	..	4.10	5.29	6.92	9.60	4.89	6.13	12.75	6.94
Total	..	104.51	122.28	107.60	118.00	135.33	142.61	157.46	149.79
<i>Income from self-employment</i>									
Boarding and lodging services ..	..	..	..	..	0.17	..	..	..	0.03
Agriculture ..	..	..	..	0.47	..	..	(—) 1.63	..	(—) 0.14
Animal husbandry	..	..	(—) 0.28	(—) 1.07	(—) 0.74	1.04	(—) 1.98	(—) 0.70	(—) 1.85
Trade ..	..	..	..	..	..	0.12	..	1.09	0.22
Profession ..	..	..	0.56	..	..	0.52	0.66	1.63	1.47
Others ..	..	..	1.95	..	3.02	2.64	1.14	1.48	1.96
Total	..	..	2.23	(—) 1.07	2.75	4.37	(—) 0.06	0.78	2.67

TABLE 4.5—*contd.*

	1	2	3	4	5	6	7	8	9	10
<i>Other income</i>										
Net rent from land ..	..	..	..	..	..	..	..	..	..	..
Net rent from house ..	1.64	5.85	2.53	2.01	4.09	5.29	6.77	8.56	5.05	
Net rent—others ..	..	..	..	..	..	..	..	..	..	..
Pension ..	..	..	..	..	..	..	..	..	..	..
Cash assistance ..	..	..	..	0.58	1.75	..	..	4.12	1.09	1.05
Gifts, concessions ..	1.64		0.20	1.28	0.23	0.30	1.01	0.49	0.56	
Interest and dividends ..	..	2.79	..	..	..	..	..	..	..	0.20
Chance games and lotteries ..	12.29	..	..	..	..	..	..	..	..	0.30
<b>Total</b> ..	15.57	8.64	3.31	5.04	4.32	5.59	11.90	10.14	7.16	
<b>Total income</b> ..	120.08	133.15	109.84	125.79	144.02	148.14	170.14	194.55	149.75	
<i>Other gross receipts</i>										
Sale of shares and securities ..	..	..	..	..	..	..	..	..	..	..
Withdrawal of savings ..	4.10	14.21	9.94	21.49	36.48	20.85	71.38	25.34	28.98	
Sale of other assets ..	..	2.51	..	1.48	0.06	0.48	2.88	3.76	1.55	
Credit purchase ..	10.24	24.09	17.74	21.49	24.28	31.07	26.98	32.10	25.75	
Loan taken ..	4.92	49.72	22.81	47.08	29.92	56.61	80.25	94.71	55.36	
Rest ..	..	1.53	..	0.27	0.17	0.54	0.39	..	0.32	
<b>Total</b> ..	19.26	92.06	50.49	91.81	90.91	105.55	181.88	155.91	111.96	
<b>Total receipts</b> ..	139.34	225.21	160.33	217.60	234.93	257.69	352.02	350.46	261.71	

Ignoring the families consisting of 2 and three members, the average income per family increased from Rs. 120.08 in case of single member families to Rs. 194.55 in case of families having more than 7 members.

Income from paid employment constituted about 94 per cent. of the total income. Basic wages and allowances were by far the most important component of income from paid employment in all size-classes. The comparatively small contribution of other sources such as overtime earnings, concessions and other earnings fluctuated in the different size classes.

Income from self-employment was proportionately high in case of families of 4 and 5 members. Income from "other sources", e.g., rent, cash assistance, etc., varied from Rs. 3.31 in the case of the families consisting of 3 members to Rs. 15.57 in case of single member families.

#### 4.6 Income and other receipts by family composition

##### 4.61 In terms of relationship with the main earner

The composition of the family is an important factor which influences the level of family income. This can be seen from Table 4.6 which gives the level of family income and total receipts by family composition in terms of relationship with the main earner.

TABLE 4.6

*Average monthly receipts by family-composition in terms of relationship with the main earner*

(In rupees)

Item	Family composition in terms of relationship with main earner							
	Un-married earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Un-married earner and other members	Rest	All
1	2	3	4	5	6	7	8	9
Income .. ..	121.94	119.39	138.75	141.85	169.96	127.87	131.81	149.75
Other receipts ..	26.65	15.12	113.50	87.17	163.89	55.90	74.69	111.96
Total ..	148.59	134.51	252.25	229.02	333.85	183.77	206.50	261.71
Percentage of families to total ..	0.84	1.60	4.48	43.07	35.85	2.54	11.62	100.00

The average monthly receipts per family amounted to Rs. 261.71. The major portion (Rs. 149.75) of this consisted of income from paid employment, self-employment and sources such as rent, pension, gifts, concessions, etc., and the remaining Rs. 111.96 was derived from "other receipts" comprising sale of assets, shares and securities, loans, withdrawal of savings, etc.

Receipts other than income, i.e., in the nature of diminution of assets or increase in liabilities, played a comparatively unimportant part in the case of families consisting of husband or wife and unmarried earner, the proportion of such receipts to the total income being 13 per cent. and 22 per cent. respectively. These capital receipts, however, accounted for about 96 per cent. and 82 per cent. of the total income respectively in case of families consisting of husband, wife, children and other members and husband and wife.

4.62 *In terms of the number of adults and children*

Table 4.7 gives the average monthly income and other receipts per family by family composition in terms of adults/children.

TABLE 4.7

*Average monthly income and other receipts by family composition in terms of adults/children*

(In Rupees)

Item	Family composition (in terms of adults/children)										All
	1 adult	1 Adult and children (one or more)	2 Adults	2 Adults and 1 child	2 Adults and 2 children	2 Adults and more than 2 children	3 Adults	3 Adults and 1 child	3 Adults and more than 1 child	Other families	
1	2	3	4	5	6	7	8	9	10	11	12
Income	120.27	124.04	131.35	107.03	121.55	141.36	118.95	140.73	151.80	189.71	149.75
Other receipts	19.09	56.44	94.18	56.17	86.39	99.94	42.92	104.27	111.24	171.04	111.96
Total	139.36	180.48	225.53	163.20	207.94	240.40	161.87	245.00	263.04	360.75	261.71
Percent- age of families to total	2.44	1.48	6.29	6.55	10.54	20.71	3.12	3.88	18.23	26.76	100.00

The proportion of "other receipts" to the total income was comparatively low in case of families consisting of 1 adult, 3 adults and 1 adult and children being 16 per cent., 36 per cent. and 46 per cent. respectively.

## CHAPTER 5

### FAMILY EXPENDITURE AND DISBURSEMENTS

#### 5.1 *Concepts and definitions*

##### 5.11 *Disbursements*

Disbursement for the purpose of the survey was taken to include expenditure on current living and capital outlays, i.e., amount spent to increase assets or decrease liabilities. The main heads under each were as follows: —

##### *Expenditure on current living*

- (i) Food and beverages;
- (ii) Tobacco and intoxicants;
- (iii) Fuel and light;
- (iv) Housing, household requisites and services;
- (v) Clothing, bedding, footwear and headwear;
- (vi) Miscellaneous which comprised:
  - (a) Medical care,
  - (b) Personal care,
  - (c) Education and reading,
  - (d) Recreation and amusement,
  - (e) Transport and communication,
  - (f) Subscription and
  - (g) Personal effects and other miscellaneous expenses;
- (vii) Taxes, interest and litigation; and
- (viii) Remittances to dependants.

##### *Capital outlays*

- (i) Savings and investments; and
- (ii) Debts repaid.

The last two items under expenditure on current living, viz., taxes, interest and litigation and remittances to dependants, were considered to be non-consumption outgo as they are in the nature of transfer payments. Thus, in the analysis presented here the term expenditure will refer to all the items under expenditure on current living but consumption expenditure will exclude taxes, interest and litigation and remittances to dependants.

Under consumption expenditure, besides cash purchases from the market and at subsidised rate from the employer and barter purchases, account was also taken of items in stock from previous month and goods (but not services) obtained from family enterprise. The value of goods

obtained from family enterprise was included on the income side as well as expenditure side. Similarly, in the case of items received at concessional rates, care was taken to include the amount of concession on the receipt side also. The value of all items not purchased from the market was calculated at retail market price inclusive of sales tax, entertainment tax and other similar levies. In case of gifts where only part was consumed in the reference period, that part alone was recorded under consumption and the rest, if substantial, was shown under savings. In case of self-owned houses and land or rent free houses and quarters from employer or from other sources, the estimated rent was taken, the imputation being done on the basis of prevailing rent in the locality for similar house or land.

Data relating to disbursements were collected for the calendar month preceding the date of survey from each sampled family.

#### 5.12 *Treatment of non-family members*

Since family was the unit of the survey, only the expenditure incurred by the family was taken into account. Some of the sampled families included members e.g., servants or paying guests who were not family members but some parts of their consumption expenditure were mixed up with the family account. For the items where expenditure reported was for both family and non-family members of the household, a factor ( $f/f+e$  where 'f' was the number of family members and 'e' the number of non-family members) was used to make adjustment for expenditure on account of non-family members. Since the consuming unit could comprise two elements, the participants in family account (f) and the extra persons (e), the Investigators were instructed to record the composition of the latter (e) separately in the schedule at the time of survey and only such extra persons were to be accounted for who actually participated in the consumption expenditure of the family in the reference period. While calculating the share of the extras (e) it was assumed that consuming persons were sharing all items on pro-rata basis. In extreme cases where the expenditure on any group of items was incurred entirely for the paying guests, it was ignored on both receipts and expenditure sides of the family and when that on paying guests or servants was negligible it was not counted under 'e'.

#### 5.13 *Consumption co-efficients*

For converting the family size into an equivalent number of adult consumption units in the analysis of data, it is usual to adopt standard scale of adult men equivalents. There is no scale entirely suitable for conditions in India. It was, therefore, decided to adopt the following abridged scale of co-efficients based on an assessment of food requirements of men and women in the various age-groups made by the Nutrition Research Laboratories of the Indian Council of Medical Research:

Adult male = 1.0

Adult female = 0.9

Child (below 15 years) = 0.6

#### 5.2 *Expenditure pattern*

It is usual in the course of a family living survey to collect detailed data on consumption expenditure item by item because such data form the basis of the weighting diagram of consumer price index numbers. Such data, together with similar data on non-consumption outgo and capital outlays,

expressed as average per family for the total population of industrial workers, are presented in Appendix II separately for single-member families and all families. Taking all the families, the average monthly income of the family came to Rs. 149.75 and the average consumption expenditure worked out to Rs. 211.78 resulting in a deficit of Rs. 62.03. When items such as remittances to dependants, taxes and interest on loans were also included, i.e., expenditure on current living was considered, the deficit increased to Rs. 69.36. The analysis will first be made in terms of total consumption expenditure, and other disbursements, i.e., non-consumption outgo and capital outlays, will be discussed separately.

### 5.21 Consumption expenditure

Of the average consumption expenditure of Rs. 211.78 per family per month, an expenditure of Rs. 102.43 or 48 per cent. was incurred on food, Rs. 7.98 or 4 per cent. on tobacco, pan, supari and intoxicants, Rs. 10.45 or 5 per cent. on fuel and lighting, Rs. 12.08 or 6 per cent. on housing, water charges and household appliances, etc., Rs. 28.97 or 14 per cent. on clothing, bedding, headwear, footwear, etc., and Rs. 49.87 or 23 per cent. on other items like personal care, medical care, transport and communication, etc.

The average expenditure on the food group as a whole per adult consumption unit came to Rs. 23.28 per month. Table 5.1 which gives the details of average expenditure on food per adult consumption unit for the different income classes shows that the figures fluctuated within narrow limits, ignoring the lowest income class.

TABLE 5.1

*Average expenditure on food per adult consumption unit by income classes*

Monthly family income class (Rs.)			Average number of members per family	Average number of equivalent adult consumption units per family	Average monthly expenditure on food per family (Rs.)	Average expenditure on food per equivalent adult consumption unit (Rs.)
1			2	3	4	5
<30	..	..	2.98	2.52	81.21	32.23
30—<60	..	..	4.06	3.20	75.88	23.71
60—<90	..	..	4.00	3.24	76.90	23.73
90—<120	..	..	4.98	3.89	76.89	19.77
120—<150	..	..	5.36	4.17	97.93	23.48
150—<210	..	..	5.91	4.58	109.20	23.84
210 and above	..	..	7.64	6.14	148.23	24.14
All	..	..	5.60	4.40	102.43	23.28

### 5.22 Non-consumption outgo and capital outlays

The average expenditure on this group which comprised taxes, interest and litigation, remittances to dependants, savings and investments and debts repaid, worked out to Rs. 51.92 or about 25 per cent. of the total consumption expenditure. Of this, an amount of Rs. 28.60 was diverted towards



savings and investments, Rs. 15.99 towards repayment of debts, Rs. 5.05 towards taxes, interest and litigation and Rs. 2.28 towards remittances to dependants. Repayment of debts and savings and investments are in the nature of capital outlays because they represent decrease in liabilities or increase in assets.

The important items under savings and investments were provident fund (Rs. 7.10); purchase of property (Rs. 7.09); ornaments (gold and silver) (Rs. 1.36); life insurance premium (Re. 0.32) and shares and securities (Re. 0.18). Of the above items, expenditure towards provident fund contribution was reported by about 88 per cent. of the families surveyed. The amount remitted to dependants was only Rs. 2.28. Under "taxes, interest and litigation", interest on loans alone accounted for Rs. 4.44 or about 88 per cent. of the total expenditure on these items. The average expenditure on litigation was insignificant.

### 5.23 *The budget of single member families*

Single member families constituted 2.4 per cent. of the total families. Such families generally consisted of industrial workers who lived alone in the city leaving their families or dependants at the native places. The average monthly income of single member families was Rs. 120.08 and the average monthly consumption expenditure Rs. 97.25, leaving a surplus of Rs. 22.83. When such items as remittances to dependants, taxes and interest on loans, which are parts of current living expenditure, were included, the surplus decreased to Rs. 7.98 as against the average deficit of Rs. 69.36 in the case of all families.

Table 5.2 gives a comparison of consumption expenditure pattern, in terms of percentage expenditure on the various groups/sub-groups of consumption items, between single member families and multiple member families.

TABLE 5.2

*Percentage expenditure on groups/sub-groups of items by type of family*

Groups and sub-groups of items	Type of family		All
	Sing'e- member families	Multiple member families	
	2	3	4
Food .. .. .	48.98	48.33	48.37
Pan, supari, tobacco and alcoholic beverages	11.93	3.68	3.77
Fuel and light .. .. .	4.89	4.93	4.93
Rent for house and water charges .. .. .	6.83	3.68	3.72
House repairs and upkeep, household appliances and utilities, furniture and furnishings and household services	0.41	2.00	1.98
Clothing, bedding, footwear, headwear and miscellaneous.	11.67	13.70	13.68
Personal care .. .. .	2.31	1.56	1.56
Education and reading .. .. .	..	1.99	1.98
Recreation and amusement .. .. .	2.72	0.77	0.79
Medical care .. .. .	2.34	3.09	3.08
Other consumption expenditure .. .. .	7.92	16.24	16.14
Total .. .. .	100.00	100.00	100.00

Workers living singly spent proportionately less on clothing, bedding, footwear, headwear and miscellaneous, medical care, house repairs and upkeep and certain other items such as subscription, gifts and charities ceremonials, etc., but more on pan, supari, tobacco and intoxicants, personal care, recreation and amusement and rent for house and water charges. In terms of absolute figures, the expenditure on food per adult consumption unit was Rs. 23.12 per month in the case of multiple member families and Rs. 47.63 in case of singlemen. Taking important sub-groups under food, the average expenditure on cereals, pulses and prepared meals, per adult consumption unit, was Rs. 29.53 in case of single member families and Rs. 11.95 in respect of multiple member families. It was Rs. 9.29 on milk and milk products in case of single member families as compared to Rs. 3.92 in respect of multiple member families. The average expenditure per adult consumption unit on non-food items was markedly high in case of singlemen. Thus, singlemen spent, on an average, Rs. 11.35, Rs. 2.25 and Rs. 2.65 on clothing, bedding, footwear, headwear, etc., personal care and recreation and amusement as against the average expenditure per adult consumption unit of Rs. 6.55, Re. 0.74 and Re. 0.37 respectively in the case of multiple members families.

### 5.3 Levels of expenditure by income and family-type

The overall average monthly expenditure was Rs. 219 per family, Rs. 39 per capita and Rs. 50 per adult consumption unit. Table 5.3 gives the average monthly expenditure per family, per capita and per adult consumption unit by monthly family income classes.

TABLE 5.3  
*Average monthly expenditure by income classes*

Item	Monthly family income class (Rs.)							All
	<30	<30— 60	<60— 90	<90— 120	<120— 150	<150— 210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Monthly Expenditure</i>								
Average per family	188.24	104.58	149.21	181.19	195.92	225.31	362.68	219.11
Average per capita	63.05	25.72	37.27	36.42	36.53	38.18	47.44	39.21
Average per adult consumption unit	74.81	32.73	46.07	46.54	46.97	49.23	59.04	49.91
Percentage of families to total	1.10	2.57	11.67	15.26	21.17	34.28	13.95	100.00

The average monthly expenditure per family varied from Rs. 104.58 in the income class 'Rs. 30 to less than Rs. 60' to Rs. 362.68 in the highest income class. Since family expenditure is determined largely by the family size and in each family by the sex-age differentials of the members, an analysis of expenditure in terms of per capita and per adult consumption unit can throw some light on the level of living. Taking average per capita expenditure in the family, there were only small variations from the overall average in the different income-classes, ignoring the first two income classes where the proportion of families was very small. The expenditure per adult consumption unit was, however, generally higher in the higher

income classes. The expenditure was more than the income in all the family income classes. The difference was met from other receipts, namely, increase in liabilities and diminution in assets. This has been discussed in detail in chapter 7.

Table 5.4 shows how families with different compositions (in terms of relationship with main earner) were distributed in the three expenditure classes. Table 5.5 shows similar distribution of families in terms of their adult-child composition.

TABLE 5.4

*Percentage distribution of families by family composition (in terms of relationship with main earner) and monthly expenditure*

Monthly family expenditure class (Rs.)	Family composition in terms of relationship with main earner							Rest	All
	Un-married earner	Husband or wife	Husband & wife	Husband, wife & children	Husband, wife, children and other members	Un-married earner and other members			
1	2	3	4	5	6	7	8	9	
<60	..	..	..	5.58	1.47	..	..	..	0.88
60—<120	..	55.90	79.39	8.26	16.21	9.21	14.60	29.82	16.22
120 and above	..	44.10	20.61	86.16	82.32	90.79	85.40	70.18	82.90
Total	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	..	0.84	1.60	4.48	43.07	35.85	2.54	11.62	10.00

TABLE 5.5

*Percentage distribution of families by family composition (in terms of adults/children) and monthly expenditure*

Monthly Family expenditure class (Rs.)	Family composition (in terms of adults/children)										All
	1 Adult	1 Adult and children (one or more)	2 Adults	2 Adults and 1 child	2 Adults and 2 children	2 Adults and more than 2 children	3 Adults	3 Adults and 1 child	3 Adults and more than 1 child	Other families	
1	2	3	4	5	6	7	8	9	10	11	12
<60	..	..	3.98	5.65	..	1.26	..	..	..	..	0.88
60—<120	71.30	18.28	12.82	33.02	24.12	12.06	42.53	22.19	13.16	6.06	16.22
120 and above	28.70	81.72	83.20	61.33	75.88	86.68	57.47	77.81	86.84	93.94	92.90
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	2.44	1.48	6.29	6.55	10.54	20.71	3.12	3.88	18.23	26.76	100.00

### 5.4 Expenditure by family income

Table 5.6 which gives the average monthly expenditure per family on sub-groups and groups of consumption items in various monthly family income classes would show how the pattern of expenditure is influenced by the level of income. At the end of the table, figures are also given on non-consumption outgo and capital outlays, covering total disbursements. The figures are, however, subject to effect of variations in family size. The percentages discussed later in the analysis of the table have all been derived with reference to total consumption expenditure.

TABLE 5.6  
*Average monthly expenditure by family income classes*

Sub-groups and groups of items	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Food</i>								
Cereals and products	41.77	34.66	33.12	36.06	43.70	46.86	61.69	44.66
Pulses and products	1.14	3.11	2.33	2.70	3.09	3.99	4.51	3.44
Oil seeds, oils and fats	3.01	7.80	5.36	5.80	7.19	7.77	9.45	7.24
Meat, fish and eggs	3.42	1.52	2.08	2.47	3.74	4.74	5.24	3.87
Milk and products ..	8.18	14.45	15.32	10.46	16.99	18.39	26.07	17.39
Vegetable and products ..	2.19	3.35	3.89	3.94	4.29	4.66	6.91	4.63
Fruits and products	..	2.21	1.74	2.26	1.93	2.59	3.79	2.39
Condiments, spices, sugar, etc.	9.51	7.40	9.01	9.49	11.56	13.37	19.06	12.48
Non-alcoholic beverages ..	0.68	0.47	1.02	1.00	1.20	1.55	2.00	1.36
Prepared meals and refreshments ..	11.31	0.91	3.03	2.71	4.24	5.37	9.41	4.98
Sub-total : food	81.21	75.88	76.90	76.89	97.93	109.20	148.23	102.43
<i>Non-food</i>								
Pan, supari ..	1.37	0.31	1.18	0.79	0.90	1.86	1.47	1.32
Tobacco and products	5.83	1.37	2.59	2.45	3.13	3.20	4.46	3.17
Alcoholic beverages, etc. ..	..	0.23	0.76	2.09	4.56	3.89	5.52	3.49
Fuel and light ..	7.74	7.90	7.84	8.93	9.86	11.11	14.14	10.46
House-rent, water charges, repairs, etc.	4.06	7.49	5.63	6.41	11.01	9.07	15.32	9.42
Furniture and furnishings ..	..	..	0.21	0.14	0.92	0.09	0.62	0.36
Household appliances, etc. ..	1.03	0.23	1.22	3.28	1.34	1.42	2.39	1.78
Household services	0.14	0.19	0.61	0.36	0.37	0.67	0.61	0.52

TABLE 5.6—*contd.*

1	2	3	4	5	6	7	8	9
<i>Non Food—contd.</i>								
Clothing, bedding and headwear ..	11.63	1.53	18.08	12.59	14.52	23.26	33.71	19.87
Footwear ..	1.31	0.78	3.20	2.02	2.87	3.89	4.79	3.32
Miscellaneous (laundry etc.) ..	3.17	1.94	4.70	4.04	5.60	6.31	8.39	5.78
Medical care ..	59.89	2.29	5.25	3.91	5.50	8.13	4.52	6.51
Personal care ..	1.44	1.30	2.47	2.28	3.04	3.65	5.27	3.31
Education and reading	0.97	0.77	1.55	1.31	2.71	5.31	9.88	4.18
Recreation and amusement ..	0.14	..	1.47	1.04	1.57	1.92	2.59	1.68
Transport and communication ..	1.81	0.23	1.72	5.29	5.05	7.44	22.04	9.13
Subscription, etc. ..	..	0.93	3.41	39.03	16.44	11.84	51.94	21.16
Personal effects and miscellaneous expenses ..	1.39	0.84	4.09	2.74	2.87	4.10	6.83	3.90
Sub-total : non-food	101.97	28.33	65.98	98.70	92.26	107.16	204.49	119.75
Total consumption	183.18	104.21	142.88	175.59	190.19	216.56	352.72	211.78
<i>Non-consumption expenditure</i>								
Taxes, interest and litigation ..	5.06	0.37	2.31	4.64	4.44	6.16	6.80	5.05
Remittance to dependants ..	..	..	4.02	0.96	1.29	2.79	3.16	2.28
Savings and investments ..	18.90	5.29	8.36	19.80	34.94	38.34	26.63	28.60
Debts repaid ..	9.18	4.66	6.52	9.32	18.15	20.29	20.00	15.99
Total : non-consumption expenditure	33.14	10.32	21.21	34.72	58.82	67.58	56.59	51.92
Total disbursement	216.32	114.53	164.09	210.31	249.01	283.94	409.31	263.70
Percentage of families to total ..	1.10	2.57	11.67	15.26	21.17	34.28	13.95	100.00

The average monthly consumption expenditure per family was Rs. 211.78. Expenditure on food worked out to Rs. 102.43 or 48 per cent. of the total consumption expenditure. The proportion of expenditure on food to total consumption expenditure fluctuated in the different income classes without showing any clear cut trend. It was, however, relatively low in the case of the middle and higher income classes.

The non-food groups accounted for 52 per cent. of the total consumption expenditure. Of this, the expenditure on the more important necessities, viz., fuel and light, house rent, water charges and repairs and clothing, bedding and headwear sub-groups formed about 19 per cent.

The percentage expenditure on some of the conventional necessities and luxuries such as transport and communication and subscription showed, generally, an upward trend with the rise in the level of income; that on alcoholic beverages, clothing, bedding, headwear, footwear, personal effects and miscellaneous expenses was relatively high in the middle and higher income classes of Rs. 90 and above and that on furniture and furnishings, household appliances and household services and personal care did not show any clear cut trend. The expenditure on education and reading in relation to total expenditure generally increased with an increase in the level of income.

### 5.5 Expenditure by per capita income

Table 5.7 gives the break-up of the average monthly expenditure per family by groups and sub-groups of items for different per capita income classes. This table covers items of non-consumption outgo and capital outlay also.

#### *Average monthly expenditure and disbursements by per capita income classes*

TABLE 5.7

Groups and sub-groups of items	Monthly per capita income class (Rs.)									
	<5	<5— 10	<10— 15	<15— 20	<20— 25	<25— 35	<35— 50	<50— 65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
<i>Food</i>										
Cereals and products ..	64.64	50.73	54.54	49.87	49.42	43.97	40.38	35.74	23.04	44.65
Pulses and products ..	2.18	3.56	3.60	2.78	3.75	3.48	3.54	4.19	3.00	3.44
Oil seeds, oils and fats ..	3.42	11.14	8.00	7.60	8.10	7.44	6.67	6.12	3.39	7.24
Meat, fish and eggs	2.14	3.87	3.17	3.54	5.44	3.80	3.80	3.11	1.47	3.87
Milk and products	2.00	20.35	16.61	12.99	15.58	20.36	18.75	20.29	18.34	17.39
Vegetable products and ..	0.88	4.01	4.21	4.29	5.05	4.79	4.94	4.97	3.82	4.63
Fruits and products ..	..	2.22	1.76	1.91	2.26	2.82	2.51	3.16	2.33	2.39
Condiments, spices sugar, etc. ..	9.28	13.46	12.67	12.00	14.11	13.75	11.49	9.47	8.09	12.48
Non-alcoholic beverages ..	0.86	1.11	1.45	1.11	1.38	1.51	1.50	1.06	1.34	1.36
Prepared meals & refreshments	17.70	1.96	3.11	3.44	3.59	4.56	5.40	10.66	10.90	4.98
Sub-total: food	103.10	112.41	109.12	99.44	108.68	106.48	98.98	98.77	75.72	102.43

TABLE 5.7—*contd.*

	1	2	3	4	5	6	7	8	9	10	11
<i>Non-food</i>											
Pan, supari ..	1.45	0.53	1.02	1.04	1.44	1.29	1.50	1.45	1.79	1.32	
Tobacco and products ..	4.12	3.74	3.42	2.51	3.01	2.98	3.20	3.26	5.47	3.17	
Alcoholic beverages, etc. ..	..	0.26	1.87	1.87	4.55	3.14	4.27	8.02	3.18	3.49	
Fuel and light ..	7.63	11.43	11.15	10.35	10.57	10.99	10.78	9.16	7.50	10.45	
House rent, water charges, repairs, etc. ..	3.86	9.21	7.70	6.88	8.56	12.32	10.03	8.15	9.31	9.42	
Furniture and furnishings ..	..	..	..	..	0.35	0.71	0.24	1.08	..	0.36	
Household appliances, etc. ..	..	0.71	2.05	0.79	1.37	1.31	1.94	7.00	3.09	1.78	
Household services	0.18	0.20	0.40	0.51	0.68	0.44	0.77	0.45	0.49	0.52	
Clothing, bedding and headwear ..	2.12	6.87	13.55	17.71	19.01	21.02	21.15	24.48	29.87	19.87	
Footwear ..	..	1.06	2.69	2.51	3.20	3.50	5.44	3.03	2.09	3.32	
Miscellaneous (laundry, etc.) ..	2.08	3.58	4.93	5.40	6.03	5.82	6.61	5.52	5.77	5.78	
Medical care ..	42.80	16.22	5.28	5.31	4.94	4.89	12.26	4.23	4.08	6.51	
Personal care ..	1.39	1.50	3.20	2.87	3.12	3.65	3.62	3.83	3.54	3.31	
Education and reading ..	1.86	2.07	3.83	3.68	5.40	4.69	5.05	2.18	0.52	4.18	
Recreation and amusement ..	0.27	0.29	1.58	1.39	1.77	1.67	2.21	1.84	1.62	1.68	
Transport and communication ..	1.06	0.25	2.64	3.92	4.25	6.78	23.19	15.61	19.48	9.13	
Subscription, etc. ..	..	1.44	26.39	25.83	18.79	7.45	58.06	6.20	2.41	21.16	
Personal effects and miscellaneous expenses ..	1.57	1.73	2.54	4.17	3.85	4.56	4.59	2.36	2.28	3.90	
Sub-Total: non-food ..	70.39	61.09	94.24	96.74	100.79	97.21	74.91	107.85	102.49	109.35	
Total consumption ..	173.49	173.50	203.36	196.18	209.47	203.69	273.89	206.62	178.21	211.78	
<i>Non-consumption expenditure</i>											
Taxes, interest and litigation ..	0.86	2.72	3.57	5.03	5.49	4.04	6.17	7.20	5.79	5.05	
Remittance to dependants ..	..	..	..	1.13	1.22	0.80	1.33	12.02	12.07	2.28	
Savings and investments ..	33.33	5.46	17.01	59.33	32.42	17.19	17.45	19.19	29.52	28.60	
Debts repaid ..	..	7.23	15.80	12.14	19.40	13.97	20.97	21.89	12.44	15.99	
Total: non-consumption expenditure ..	34.19	15.41	36.38	77.63	58.53	36.00	45.92	60.30	59.82	51.92	
Total disbursement ..	207.68	188.91	239.74	273.81	268.00	239.69	319.81	266.92	238.03	263.70	

The percentage expenditure on food to the total consumption expenditure did not show any clear cut trend with the increase in the level of per capita income although it was relatively low in the case of higher income classes of Rs. 35 and above. The percentage expenditure on clothing, bedding, headwear, etc., and transport and communication, generally showed an upward trend as per capita income increased.

### 5.6 Food expenditure

One of the important results which can be derived from an analysis of family budgets is how the expenditure on a particular commodity varies with the level of family income. This relationship is generally termed the Engel Curve after Ernest Engel. The main results derived by Engel from his studies are set out below:

(i) Food represents the largest single item of expenditure in the family budget.

(ii) The proportion of expenditure devoted to food decreases as the level of living of the family increases.

(iii) That the proportion of expenditure on rent and clothing is approximately constant and that on 'luxury' items increases with a rise in the level of living.

Of the above propositions the second is the most important since this has been confirmed repeatedly and is now known as the Engel's Law. It is customary to take variations in percentage expenditure on food to total expenditure to reflect roughly the variations in the level of living. An attempt has been made to analyse the distribution of families in each per capita income class and family size class by the percentage expenditure on food.

#### 5.61 Analysis by per capita income classes

Expenditure on food depends on other factors besides income, and the size of the family is the most important among such factors. To eliminate the effect of the size of the family, therefore, analysis has been made in terms of per capita income classes instead of family income classes. Table 5.8 gives the percentage distribution of families in each monthly per capita income class by the percentage of expenditure on food to total expenditure.

TABLE 5.8

*Percentage distribution of families in each per capita income class by percentage expenditure on food*

Percentage ex- penditure on food to total expenditure	Monthly per capita income class (Rs.)										
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All	
	1	2	3	4	5	6	7	8	9	10	11
<45	..	..	14.65	11.88	14.10	18.15	25.31	53.54	46.47	70.03	29.02
45—<50	..	..	..	..	12.05	13.91	14.69	14.92	15.96	16.39	13.07
50—<55	..	..	..	11.38	14.37	19.42	11.38	11.28	11.75	..	12.49
55—<60	..	57.08	..	20.90	13.82	20.21	22.06	3.45	12.06	3.90	15.31
60—<65	..	..	..	9.63	10.98	12.93	12.22	11.85	6.78	3.77	11.84
65—<70	..	42.92	45.83	21.79	15.73	8.75	11.97	3.27	..	2.89	10.93
70 and above	..	..	39.52	24.42	12.95	6.63	2.37	1.69	6.98	3.02	7.34
Total	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00



The percentage of families having significantly lower percentage expenditure on food (less than 45 per cent.) was generally higher in higher per capita income classes.

### 5.62 Analysis by family size

While analysing the percentage expenditure on food vis-a-vis the family size, it has to be borne in mind that, broadly speaking, large-size families contain comparatively more earning members resulting in higher family income. This, however, is only a rough relationship and hence a percentage distribution of families with a certain percentage expenditure on food by size will be subject to the effects of variations in both family size and income. Subject to this, table 5.9 gives the percentage distribution of families in each family size class by percentage expenditure on food to total expenditure.

TABLE 5.9

*Percentage distribution of families in each family size class by percentage expenditure on food*

Percentage expenditure on food to total expenditure			Num- ber of fami- lies (un- esti- mated)	Family size					
				1	2 and 3	4 and 5	6 and 7	Above 7	All
1			2	3	4	5	6	7	8
Below 45	..	..	106	72.57	47.53	29.34	24.41	12.51	29.02
45—<50	..	..	46	..	17.72	13.03	10.07	15.26	13.07
50—<55	..	..	45	..	7.02	12.12	12.96	19.26	12.49
55—<60	..	..	54	..	12.24	11.14	20.39	19.43	15.31
60—<65	..	..	43	9.79	6.59	14.23	10.87	14.47	11.84
65—<70	..	..	39	17.64	6.37	13.34	9.17	12.95	10.93
70 and above	..	..	26	..	2.53	6.80	12.13	6.12	7.34
Total			359	100.00	100.00	100.00	100.00	100.00	100.00
Percentage distribution of families			X	2.44	17.44	32.27	29.50	18.35	100.00
Number of families (unestimated)			X	9	59	119	107	65	359

About 73 per cent. of the single member families spent less than 45 per cent. of the total expenditure on food and only about 27 per cent. of such families spent 60 per cent. or more on food. As against this, only about 24 per cent. and 13 per cent. of the families, containing 6 and 7 and above 7 members respectively, spent less than 45 per cent. on food and similarly 32 per cent. and 34 per cent. of similar families spent 60 per cent. or more on food.

### 5.7 Proportion of families reporting expenditure on selected sub-groups

The percentage of families incurring expenditure on some of the selected sub-groups of consumption expenditure, or non-consumption outgo or capital outlay, often reveal a great deal about the expenditure habits of the population groups. Such figures by size of families are given in table 5.10.

TABLE 5.10

*Percentage of families reporting expenditure on selected sub-groups by family size*

Items	Family size						Re- port- ing fami- lies (un- esti- mated)
	One	Two or three	Four or five	Six or seven	Above seven	All	
1	2	3	4	5	6	7	8
Prepared meals and refreshments	100·00	95·24	93·31	93·44	90·13	93·26	334
Non-alcoholic beverages..	61·16	76·76	93·56	91·98	98·86	90·35	324
Pan, supari .. ..	57·10	62·86	54·67	49·48	52·14	54·16	197
Tobacco and tobacco products	90·52	80·19	81·58	77·75	92·45	82·42	296
Alcoholic beverages ..	25·40	27·15	32·53	39·58	51·02	36·89	132
Furniture and furnishings	..	6·30	5·76	5·89	2·33	5·12	19
Household services ..	62·16	80·86	78·51	76·20	81·71	78·43	281
Medical care .. ..	16·99	38·01	50·18	48·55	46·24	46·05	168
Personal care .. ..	100·00	100·00	100·00	99·11	98·64	99·49	357
Education and reading ..	..	26·87	45·56	70·73	72·82	53·62	185
Recreation and amusement	59·30	51·46	49·04	49·96	62·37	52·43	184
Transport and communication	80·08	81·39	72·81	72·35	79·87	75·64	272
Remittance to dependants	26·98	18·26	6·64	2·26	3·14	7·23	24
Savings and investments	79·15	88·40	94·45	94·02	98·57	93·65	333
Debts repaid .. ..	35·18	48·09	67·21	63·25	77·97	63·81	233

A little more than 93 per cent. of the families incurred expenditure on prepared meals and refreshments. About 90 per cent. of the families reported expenditure on non-alcoholic beverages, like tea, soft drinks, etc. Most of the families surveyed were addicted to tobacco and tobacco products. The percentage of such families was 82. About 37 per cent. of the families reported expenditure on alcoholic beverages. Furniture and furnishings did not seem to be much popular objects of expenditure, but a majority of families in all size-classes spent on household services which most often consisted of employment of sweeper.

The percentage of families reporting expenditure on education and reading went up rapidly with the increase in size of the family. More than 52 per cent. of the families reported expenditure on recreation and amusement. The use of means of transport and communication was quite widespread and about 76 per cent. of the families reported expenditure on this sub-group.

About 94 per cent. of the families were either saving or investing some amount. The percentage of families reporting remittances to dependants generally decreased with an increase in the size of the family and was the highest (27 per cent.) in case of single member families.

## CHAPTER 6

### FOOD CONSUMPTION AND NUTRITION

#### 6.1 Quantities of food consumed

Food consumption is an important indicator of the level of living. Detailed data on quantities consumed of different items of food, drink and tobacco (excluding "prepared meals and refreshments" for which it was not possible to obtain quantitative data) were obtained from the sampled families. The quantities of various items consumed, on an average, per family per month are presented in table 6.1.

TABLE 6.1  
*Average quantity consumed per family per month by items*

Item					Standard unit (quantity)	Number of families reporting* (unestimated)	Average quantity consumed per family per month
1					2	3	4
FOOD BEVERAGES, ETC.							
<i>Cereals and products</i>							
Rice	..	..	..	..	kg.	223	2.21
Wheat	..	..	..	..	..	348	56.35
Wheat atta	..	..	..	..	..	6	0.27
Jowar	..	..	..	..	..	26	0.93
Jowar atta	..	..	..	..	..	1	0.01
Bajra	..	..	..	..	..	47	1.02
Bajra atta	..	..	..	..	..	2	..
Maize	..	..	..	..	..	34	0.81
Maize atta	..	..	..	..	..	3	0.07
Barley	..	..	..	..	..	80	5.82
Barley atta	..	..	..	..	..	2	0.38
Gram	..	..	..	..	..	150	3.86
Gram atta	..	..	..	..	..	96	0.54
Other rice products	..	..	..	..	..	1	..

\*The figures in column 3 relate to those families only which had reported figures on quantities of various items consumed.

TABLE 6.1—*contd.*

	1	2	3	4		
<i>Cereals and products—contd.</i>						
Maida	..	..	..	kg.	27	0·11
Suji, rawa	..	..	..	„	93	0·38
Bread	..	..	..	„	32	0·10
Cake, pastry	..	..	..	„	2	..
Biscuit	..	..	..	„	36	0·05
Other cereals	..	..	..	„	77	8·86
<i>Pulses and products</i>						
Arhar	..	..	..	„	117	0·51
Gram	..	..	..	„	218	1·07
Moong	..	..	..	„	281	1·19
Masur	..	..	..	„	253	0·81
Urd ..	..	..	..	„	173	0·55
Khesari	..	..	..	„	3	0·01
Pea ..	..	..	..	„	3	0·01
Other pulses	..	..	..	„	40	0·23
Pulse products	..	..	..	„	20	0·04
<i>Oil seeds, oils and fats</i>						
Mustard oil	..	..	..	„	54	0·19
Coconut oil	..	..	..	„	7	0·02
Gingelly oil	..	..	..	„	306	2·48
Groundnut oil ..	..	..	..	„	3	0·03
Other vegetable oils	..	..	..	„	1	..
Vanaspati	..	..	..	„	76	0·52
Oil seed	..	..	..	„	3	0·01
<i>Meat, fish and eggs</i>						
Goat meat	..	..	..	„	225	2·58
Mutton	..	..	..	„	1	..
Fresh fish	..	..	..	„	44	0·14
Egg hen	..	..	..	no.	24	0·75

TABLE 6.1—*contd.*

	1	2	3	4
<i>Milk and products</i>				
Milk (cow) .. .. .	l.	63	4.11	
Milk (buffalo) .. .. .	„	260	11.57	
Curd .. .. .	kg.	161	0.57	
Lassi .. .. .	„	6	0.12	
Khoa .. .. .	„	1	..	
Ghee (cow) .. .. .	„	49	0.22	
Ghee (buffalo) .. .. .	„	214	1.14	
Butter .. .. .	„	3	0.01	
Condensed milk .. .. .	„	2	0.05	
Powdered milk .. .. .	„	6	0.02	
Other milk and products .. .. .	„	17	0.65	
<i>Condiments and spices</i>				
Salt .. .. .	„	353	2.25	
Turmeric .. .. .	g.	352	190.94	
Chilly-green .. .. .	„	184	343.15	
Chilly-dry .. .. .	„	351	634.74	
Tamarind .. .. .	„	48	32.10	
Onion .. .. .	kg.	300	4.12	
Garlic.. .. .	g.	294	228.84	
Corriander .. .. .	„	338	245.41	
Ginger .. .. .	„	158	97.74	
Pepper .. .. .	„	52	16.33	
Methi .. .. .	„	97	118.51	
Saffron .. .. .	„	4	0.23	
Mustard .. .. .	„	27	6.83	
Jira .. .. .	„	314	75.70	
Clove .. .. .	„	21	1.75	
Elachi .. .. .	„	21	1.63	
Mixed spices .. .. .	„	281	61.00	
Other spices, etc. .. .. .	„	149	31.49	

TABLE 6.1—*contd.*

	1	2	3	4
<i>Vegetables and products</i>				
Potato .. .. .	kg.	347	3.60	
Muli, turnip, radish .. .. .	„	98	0.88	
Carrot beet .. .. .	„	49	0.37	
Arum.. .. .	„	86	0.31	
Other root vegetables .. .. .	„	9	0.04	
Brinjal .. .. .	„	286	1.45	
Cauliflower .. .. .	„	142	1.03	
Cabbago .. .. .	„	28	0.20	
Jack fruit .. .. .	„	1	..	
Ladies finger .. .. .	„	158	0.49	
Tomato .. .. .	„	211	1.60	
Cucumber .. .. .	„	53	0.33	
Pumpkin .. .. .	„	106	0.42	
Gourd .. .. .	„	112	0.44	
Karela .. .. .	„	104	0.35	
Bean .. .. .	„	115	0.38	
Pea .. .. .	„	27	0.07	
Other vegetables .. .. .	„	118	0.45	
Palak.. .. .	„	224	1.07	
Amaranth chalai .. .. .	„	17	0.06	
Methi .. .. .	„	101	0.48	
Other leafy vegetables .. .. .	„	85	0.28	
Pickle preservatives .. .. .	„	35	0.12	
Other vegetable products .. .. .	„	2	0.01	
<i>Fruits and products</i>				
Banana, plantain .. .. .	no.	179	14.98	
Orange .. .. .	„	64	3.56	
Lemon .. .. .	„	72	5.28	
Mango .. .. .	„	42	2.25	

TABLE 6.1—*contd.*

1					2	3	4
<i>Fruits and products—contd.</i>							
Jack fruit	..	..	..	..	no.	1	0·16
Pine apple	..	..	..	..	„	1	0·01
Water melon	..	..	..	..	„	19	0·11
Coconut	..	..	..	..	„	59	0·38
Papaya	..	..	..	..	„	33	0·36
Cashewnut	..	..	..	..	kg.	10	0·01
Apple	..	..	..	..	„	15	0·04
Kharbooza	..	..	..	..	„	41	0·49
Dried fruit	..	..	..	..	„	49	0·63
Other fruits	..	..	..	..	„	136	1·96
Jam and jelly	..	..	..	..	„	11	0·04
Other fruit products	..	..	..	..	„	16	0·05
<i>Sugar, honey, etc.</i>							
Sugar crystal	..	..	..	..	„	342	5·37
Sugar deshi	..	..	..	..	„	27	0·13
Gur	..	..	..	..	„	221	2·12
Honey	..	..	..	..	„	2	..
Sugar candy	..	..	..	..	„	14	0·02
Others	..	..	..	..	„	1	..
<i>Pan, supari, etc.</i>							
Pan leaf	..	..	..	..	no.	43	27·80
Pan finished	..	..	..	..	„	157	21·75
Supari	..	..	..	..	g.	42	45·02
Lime	..	..	..	..	„	14	5·02
Katha	..	..	..	..	„	39	16·45



TABLE 6.1—*concl'd.*

					1	2	3	4
<i>Tobacco and products</i>								
Bidi	..	..	..	..	no.		183	336.50
Cigarette	..	..	..	..	„		77	18.31
Zarda, kimam, surti	..	..	..	..	g.		14	3.50
Chewing tobacco	..	..	..	..	„		22	9.33
Smoking tobacco	..	..	..	..	„		78	93.08
Leaf tobacco	..	..	..	..	„		21	49.34
Hukka tobacco prepared	..	..	..	..	„		25	48.87
Pipe tobacco	..	..	..	..	„		1	2.83
Snuff	..	..	..	..	„		9	1.40
<i>Alcoholic beverages, etc.</i>								
Toddy neera	..	..	..	..	pint		1	..
Country liquor	..	..	..	..	„		124	0.92
Ganja	..	..	..	..	g.		1	..
Bhang	..	..	..	..	„		9	7.81
Refined liquor	..	..	..	..	pint		3	0.01
<i>Other beverages</i>								
Tea leaf	..	..	..	..	kg.		323	0.25
Ice	..	..	..	..	„		1	0.01
Squash and syrup	..	..	..	..	„		3	0.01

g.—gram

kg.—kilogram

l.—litre

no.—number

The quantity of cereals and products consumed, on an average, by a working class family per month was 81.77 kg. Of this, the major portion (59 kg.) was accounted for by wheat, wheat atta and rice. The average size of a family in terms of adult consumption units was 4.40 and hence the quantity of cereals consumed per adult per day worked out to about 0.61 kg. Besides 81.77 kg. of cereals and products, a family consumed 4.42 kg. of pulses and pulse products, 15.68 l. of milk (cow and buffalo) and 2.78 kg. of milk and milk products, 3.25 kg. of oils and fats, 2.72 kg. of meat, fish and eggs (excluding eggs and poultry for which quantity figures in weights were not available), 8.46 kg. of condiments and spices, 14.43 kg. of vegetables and vegetable products and 7.64 kg. of sugar, honey, etc. Apart from these, there

was some consumption of fruits and fruit products but this could not be reduced to weight and of prepared meals, etc., for which quantitative data could not be collected. The above is a broad picture of quantities of food-stuffs consumed, on an average, by a family of industrial workers in Ajmer.

Among items of pan-supari, tobacco and beverages, an appreciable consumption of pan, bidi, smoking, leaf and hukka tobacco and tea leaf was recorded.

## 6.2 *Analysis of nutrition contents*

In collaboration with the Nutrition Research Laboratories, Government of India, an evaluation of the nutritive contents of the food stuffs consumed, on an average, by a working class family in Ajmer was attempted on the basis of data presented in table 6.1 keeping in view the age-sex composition of an average family. In the analysis, the following assumptions were made while calculating the nutritive requirements of the various age groups:

1. The caloric requirement for the age-group below 5 years was assumed to be 1,150 per child per day and for the group of 5 to 14 years at 2,000. The male manual workers were assumed to be moderately active requiring 2,800 calories per day. They were mainly factory workers. Most of their occupations would require less than 5 cal/kg/hour and a good number even less than 3. All women falling in the age group of 15—54 years were assumed to require 2,300 calories to allow for activity, pregnancy and lactation requirements. All other persons were assumed to lead a sedentary life.

2. Children below 5 years were assumed to require about 42 g. protein per day and children between 5—14 years, 63 g. Adult men required 55 g. protein per day while adult women were assumed to require 45 g. protein. Of the women between 15—54 years, one-third were assumed to be pregnant or nursing and their protein requirements were calculated at 100 g. per day.

3. The calcium requirements of children up to 15 years were assumed to be 1.25 g. per day and the pregnant or nursing women were assumed to require 1.75 g. calcium per day. The calcium requirements of the rest were assumed to be 1.00 g.

4. Iron requirement of pregnant or nursing women was assumed to be 30 mg. per day while for the rest it was assumed to be 20 mg. per day.

5. The vitamin B1 requirement was calculated at 0.5 mg. per 1,000 calories.

6. No authentic data on nutrient contents of meals taken in restaurants, cafeterias etc., are available. However, it has been calculated, while planning low cost menus, that Re. 0.75 worth meal may provide 2,500 calories and 65 g. of protein. Allowing for a little profit margin for the commercial catering establishments, it has been assumed that Re. 1.00 worth of meal will provide about 2,500 calories and 65 g. of protein. No assumption has been made with regard to other nutrients.

Table 6.2 gives the nutritive value of the food stuffs consumed, on an average, by a working class family as well as the quantity recommended for consumption by the Nutrition Research Laboratories, in terms of different nutrients.

TABLE 6.2

*Nutritive value of food stuffs consumed, on an average, by a working class family*

Nutrients						Quantity consumed per day per family	Quantity recom- mended
1						2	3
Calories	..	..	..	..	..	14,190	11,769
Protein	..	..	..	..	..	428 g.	315 g.
Fat	..	..	..	..	..	281 g.	..
Calcium	..	..	..	..	..	3.0 g.	6.6 g.
Iron	..	..	..	..	..	220 mg.	116 mg.
Vitamin A	..	..	..	..	..	9,930 i.u.	19,600 i.u.
Vitamin BI	..	..	..	..	..	9.0 mg.	5.9 mg.
Vitamin C	..	..	..	..	..	235 mg.	280 mg.
Nicotinic acid	..	..	..	..	..	83 mg.	..
Riboflavin	..	..	..	..	..	4.4 mg.	..

g.—gram

mg.—miligram

i.u.—International unit

From the above it would appear that while the overall nutritive value of diets appeared to be good, there was room for improvement. Increased intake of leafy vegetables, fruits and intake of at least skimmed milk by children and pregnant and nursing women would help to overcome the deficiencies in respect of calcium and vitamins 'A' and 'C'.

## CHAPTER 7

### BUDGETARY POSITION

#### 7.1 Introductory

The two sides of the family balance sheet are receipts and disbursements. It may be recalled here that disbursements include money expenditure for current living and amount spent to increase assets or decrease liabilities and receipts include money income (and imputed money value of items consumed without money outlay) and funds which are obtained through decreasing assets or increasing liabilities. Theoretically, the two sides of the balance sheet should exactly tally for each sampled family. In practice, however, data on receipts and disbursements collected in the course of family living surveys seldom show such exact correspondence. There is always a gap between the two which may be called the balancing difference. The reasons for the gap are several. Firstly, data are collected from the sampled families for one whole month generally in one interview. It is hardly possible to obtain exact figures from families so as to get a perfect account of the receipts and disbursements. Many factors such as recall lapses, end-period effects, deliberate concealment or distortion of certain items of income and expenditure on the part of informants, etc., come into play in the process of collection of data. Then, in the present survey the value of consumption of articles of food, drink, tobacco and fuel and light were taken on the disbursement-side and not the purchase value. Net income from "Family members enterprise account" could only be approximate because of difficulties of accounting. On account of all these factors, an exact balance between average receipts and disbursements per family cannot be expected in the data. Table 7.1 gives the average receipts and disbursements by monthly family income classes and also the net balancing difference between the two.

**TABLE 7.1**

*Average receipts, disbursements and balancing difference by family income classes*

Monthly family income class (Rs.)	Percentage of families to total	Average receipts per family per month (Rs.)	Average dis- bursements per family per month (Rs.)	Net balan- cing difference + or - (Rs.)
1	2	3	4	5
Less than 30 ..	1.10	215.22	216.32	-1.10
30 to less than 60 ..	2.57	85.34	114.53	-29.19
60 to less than 90 ..	11.67	147.56	164.09	-16.53
90 to less than 120 ..	15.26	196.12	210.31	-14.19
120 to less than 150 ..	21.17	235.09	249.01	-13.92
150 to less than 210 ..	34.28	300.04	283.94	+16.10
210 and above ..	13.95	411.09	409.31	+ 1.78
All ..	100.00	261.71	263.70	-1.99

Taking all income classes, the net balancing difference was (–) Rs. 1.99 or 0.76 per cent. of the total receipts. Except for the income class of 'Rs. 150 to less than Rs. 210', and 'Rs. 210 and above' the net balancing difference was negative, i.e., receipts were less than disbursements.

## 7.2 Budgetary position by family income

The existence of a balancing difference, as discussed above, has to be kept in view in studying the relationship between current money income and money expenditure for current living, i.e., the budgetary position of the families. The term "current money income" has been taken to include income from paid employment, self-employment and other income such as rent from land, houses, pension, cash assistance, gifts, concessions, interest and dividends, chance games and lotteries, while "money expenditure for current living" has been taken to include all items of consumption expenditure and disbursements on account of remittance to dependants and taxes, interest on loans, and litigation. According to definitions adopted in this Report, these terms will be referred to simply as income and expenditure. The budgetary position for groups of families at successive income levels measures the changing relationship between income and expenditure along the income scale and brings to light the prevalence of spending financed through deficit or the extent of surpluses. Such data are presented in table 7.2.

TABLE 7.2  
*Budgetary position by family income classes*

Item	Monthly family income class (Rs.)								
	<30	30—<60	60—<90	90—<120	120—<150	150—<210	210 and above	All	
1	2	3	4	5	6	7	8	9	
Average monthly income per family (Rs.)	12.48	45.34	81.20	98.22	133.23	169.13	270.81	149.75	
Average monthly expenditure per family (Rs.)	..	188.24	104.58	149.21	181.19	195.92	225.31	362.68	219.11
Percentage of families recording surplus* to total families	..	..	..	1.11	0.99	3.92	8.64	4.91	19.58
Percentage of families recording deficit to total families	..	1.10	2.57	10.56	14.27	17.25	25.64	9.04	80.42
Average surplus (+) or deficit (—) per family	..	—175.76	—59.24	—68.01	—82.97	—62.69	—56.18	—91.87	—69.26

\*Zero balance is considered as surplus.

Of the total families surveyed, 80 per cent. had deficit budgets while the remaining 20 per cent. had balanced or surplus budgets. A majority of the families in each of the income classes had deficit budgets.

### 7.3. Budgetary position by family composition

Table 7.3 gives the budgetary position of the families by family types in terms of the number of adults and children in the family.

TABLE 7.3  
*Budgetary position by family composition*

Item particulars	Family composition (in terms of adults/children)										All
	1 Adult	1 Adult and children (one or more)	2 Adults	2 Adults and 1 child	2 Adults and 2 children	2 Adults and more than 2 children	3 Adults	3 Adults and 1 child	3 Adults and more than 1 child	Other families	
1	2	3	4	5	6	7	8	9	10	11	12
Percentage of families recording surplus* to total families	1.72	0.23	1.38	0.64	1.80	4.51	0.96	0.88	2.74	4.72	19.58
Percentage of families recording deficit to total families	0.72	1.25	4.91	5.91	8.74	16.20	2.16	3.00	15.49	22.04	80.42
Average amount of surplus (+) or deficit (—) (Rs.) per family over all families together	(+) 8.17	(—) 28.32	(—) 51.38	(—) 55.84	(—) 74.23	(—) 71.27	(—) 20.83	(—) 72.05	(—) 56.39	(—) 97.05	(—) 69.36

\*Zero balance is considered as surplus.

Taking all families, the net result was a deficit balance in case of different types of families except families having one adult only.



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PART II

(LEVEL OF LIVING)

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57—58





## CHAPTER 8

### LEVEL OF LIVING

#### 8.1 *Concept of level of living*

In Part I, data have been presented mainly on the economic and material aspects of the level of living, *e.g.*, income and expenditure of working class families (as defined for the purpose of this survey) in Ajmer. The concept of level of living, however, does not merely end with the satisfaction of material wants; it embraces all types of 'material' and 'non-material' wants. It expresses, in a large measure, a state of mind as a result of participation in 'non-material' aspects of life as well as the level of consumption of material goods and services. So far as consumption of material goods is concerned, the level of living refers to the quantitative and qualitative consumption of goods and services. The actual composition of the items being consumed will depend upon the tastes and habits of the person or family in question and on the relative prices prevalent in the market to which he/it has access. The non-material elements entering into the concept of the level of living cover the whole field of desires and values for which a man may care-desires for particular types of food, drink, housing, clothing, etc., for educational, cultural and recreational facilities; for opportunity to do the kind of work that is satisfying to him; for safeguards against the risks of illness, unemployment and old age, etc. These 'non-material' aspects in their turn are dependent to a great extent on social policy and climate and several other factors which naturally differ from society to society and individual to individual. A study of the non-material aspects of level of living can, therefore, most meaningfully be made for a compact group of population living under almost similar conditions.

Taking the broad concept of the level of living as discussed above, an attempt was made to collect information on certain additional items considered significant for the study of this concept for the working class population in India. This was the first attempt of its kind in this country and hence it was made on a limited scale. The information on these additional items was collected in a separate schedule (Schedule B) from an independent smaller sample of families. The additional aspects of level of living covered were: —

- (a) Sickness;
- (b) Education;
- (c) Conditions of work, awareness of rights, trade unionism and social security;
- (d) Employment and service conditions;
- (e) Housing conditions and the situation of the house in the context of social amenities;
- (f) Indebtedness; and
- (g) Savings and assets and inventory of a few durable items.

## 8.2 *Scope of Schedule 'B'*

The purpose of the enquiry in Schedule 'B' was to make a study of the aspects of living other than income and expenditure. These aspects were selected so as to enable an assessment being made of the physical well-being, satisfaction of cultural wants, participation in community activities, enjoyment of social rights, etc. The object was not only to obtain some quantitative indicators of level of living but also to get a qualitative idea of the conditions in which the families lived, the difficulties they experienced, their likings and interests, etc. For example, under the head 'Sickness' information was obtained on how the families were affected when there was an incidence of sickness. Similarly, under "Education" information was collected not only about levels of literacy but also about interests of families in the matter of acquiring education and difficulties in the way. Under the head "Conditions of work, awareness of rights, trade unionism and social security", details were collected about the extent to which the workers were in a position to enjoy the rights and privileges accruing to them from their employment. Under other heads also an attempt was made to collect information on both quantitative and qualitative aspects.

The data were collected by the Interview Method from the members of the sampled families. The Investigators were instructed to probe at great length into the replies given before filling in the schedule. It has to be recognised, however, that in a survey of this type, particularly when this part of the survey was the first of its kind in India, a large element of non-sampling error, *e.g.*, investigator and informant bias, arising out of interview and response, is bound to creep into the data collected. For instance, the information relating to conditions of repairs, sewage and ventilation arrangements in Chapter 11 and condition of work places, welfare amenities provided to workers and awareness of provisions of labour laws on the part of the workers in Chapter 12 is based on the opinions of different Field Investigators and/or the sampled workers. As such, the information relating to these aspects is of subjective nature and this could at best be considered to give only a broad picture. Moreover, the data, being based on a relatively small sample (120 families), are also subject to a large sampling error. These limitations have to be carefully borne in mind while going through the analysis presented in this part of the Report. In all chapters of this part of the Report, unestimated distributions, *i.e.*, distributions as obtained from the sample itself, are presented without any attempt to build up population estimates.

## CHAPTER 9

### EDUCATIONAL INTERESTS

#### 9.1 General education

Data were collected on educational standards, etc., of the members of the sampled working class families who were aged 5 years and above. Table 9.1 shows the distribution of members receiving and not receiving education by family income classes. Table 9.2 shows distribution of members not receiving education, separately for children and others, by reasons and income classes.

**TABLE 9.1**

*Distribution of persons (aged 5 years and above) by income and educational standards*

Item	Monthly family income class (Rs.)			
	<60	60<120	120 and above	All
1	2	3	4	5
Actual number of persons in sampled families (aged 5 years and above) .. ..	1	133	410	544
Percentage to total .. ..	0.18	24.45	75.37	100.00
<i>(A) All persons</i>				
Percentage receiving education .. ..	..	13.54	23.90	21.33
Percentage not receiving education .. ..	100.00	86.46	76.10	78.67
Total .. ..	100.00	100.00	100.00	100.00
<i>(B) Children</i>				
Percentage receiving education .. ..	..	43.24	61.87	57.95
Percentage not receiving education .. ..	..	56.76	38.13	42.05
Total .. ..	..	100.00	100.00	100.00
<i>(C) All persons receiving education</i>				
Percentage not reporting .. ..	..	..	13.27	11.21
Percentage receiving education in primary schools .. ..	..	61.11	37.75	41.38
Percentage receiving education in secondary schools .. ..	..	22.22	30.61	29.31
Percentage receiving education in other educational institutions .. ..	..	16.67	18.37	18.10
Total .. ..	..	100.00	100.00	100.00

TABLE 9.2

*Percentage distribution of persons—children and others not receiving education by reasons and family income*

Reasons for not receiving education	Monthly family income class (Rs.)							
	<60		60—<120		120 and above		All	
	Children	Others	Children	Others	Children	Others	Children	Others
	2	3	4	5	6	7	8	9
1								
Not reporting ..	..	..	4.76	3.19	..	0.77	1.35	1.41
Financial difficulties ..	..	..	47.62	35.11	49.06	40.15	48.65	38.70
Lack of facilities ..	..	100.00	9.52	8.51	1.89	6.95	4.05	7.63
Domestic difficulties ..	..	..	..	9.57	5.66	13.51	4.06	12.43
Attending to family enterprise ..	..	..	28.57	10.64	9.43	15.06	14.86	13.85
Lack of interest ..	..	..	4.76	18.09	3.77	9.66	4.06	11.86
Others ..	..	..	4.77	14.89	30.19	13.90	22.97	14.12
<b>Total</b> ..	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Of all the family members aged 5 and above, about 21 per cent. were receiving education and the rest (79 per cent.) were not receiving education. The proportion of the members receiving education was comparatively large in higher income classes. The percentage of children of 5 to 14 years of age receiving education was about 58 which shows that the families were keen on educating their children. Of the total members receiving education, about 41 per cent. were studying in primary schools, about 29 per cent. in secondary schools and the rest were receiving education in other institutions, e.g., colleges, universities, technical institutions, etc. The main reasons for children not receiving education were reported to be financial difficulties and attending to family enterprise while for adult members other reasons were reported to be domestic difficulties and lack of interest.

## 9.2 Skill and technical training

Information was also obtained from individual members of the sampled families on possession of skill, technical education or training being received and type of technical training desired. Thirty-two members were receiving technical education or training in occupations such as fitter, moulder, carpenter, stamper, turner, welder, etc. Fifty-one members were desirous of having some technical training and the lines of their interest were welding, carpentry, fitting mechanism, blacksmithy, moulding, tin smithy, etc.

## SICKNESS AND TREATMENT

10.1 *Introductory*

The data collected under this head were not intended to serve the purpose of a sickness survey as such—they were mainly intended to throw some broad light on how the working class families were affected by the incidence of sickness. No rigid definition of sickness was, therefore, attempted and the informants were asked to report all cases which they considered as sickness. Thus, even if petty cases of sickness, *e.g.*, headache were reported, they were taken into account. In respect of each member of the family information was collected on each case of sickness during the reference period of 60 days preceding the date of survey of the family. For each case of sickness details were sought on the type of sickness, consequences, duration, details of treatment taken and sources from which assistance, if any, was received. To ascertain the duration of sickness and treatment, the date of commencement and date of termination of the sickness during the reference period only were taken into consideration.

The broad types of sickness, *e.g.*, digestive diseases, cold, etc., were recorded by the Investigator on the basis of reports of the informants themselves because in many cases no medical aid was called for and no attempt at diagnosis was made. If several diseases were involved in a particular case, the main disease was recorded. For gainfully occupied persons, information was also collected on consequences of sickness, *i.e.*, whether work was stopped or not.

10.2 *Treatment and consequences of sickness*

Table 10.1 shows the percentage distribution of cases of sickness during the reference period of 60 days by type of sickness, duration, type of treatment, source of assistance and consequences. In all, there were 140 cases of sickness reported among 660 members of the sampled families. Information on consequences of sickness was collected for gainfully occupied members of families only.

TABLE 10.1

*Distribution of cases of sickness by type, duration, type of treatment, source of assistance received and consequences*

Item								Percentage of cases
1								2
<i>(a) Types of sickness</i>								
Not reporting	..	..	..	..	..	..	..	2.14
Dysentery, diarrhoea and stomach trouble	..	..	..	..	..	..	..	22.86
Fever	..	..	..	..	..	..	..	45.00

**TABLE 10.1—*contd.***

Item							Percentage of cases
1							2
<b>(a) Type of sickness—contd.</b>							
Smallpox, plague, cholera	..	..	..	..	..	..	0·71
Respiratory diseases	..	..	..	..	..	..	10·71
Cough and cold	..	..	..	..	..	..	2·86
Other diseases	..	..	..	..	..	..	15·72
						<b>Total</b>	<b>100·00</b>
<b>(b) Duration (during the reference period)</b>							
Below 7 days	..	..	..	..	..	..	12·14
7 days to below 15 days	..	..	..	..	..	..	23·57
15 days to below 30 days	..	..	..	..	..	..	23·57
30 days to below 60 days	..	..	..	..	..	..	17·86
60 days	..	..	..	..	..	..	22·86
						<b>Total</b>	<b>100·00</b>
<b>(c) Type of treatment</b>							
Not reporting	..	..	..	..	..	..	0·71
No treatment	..	..	..	..	..	..	3·57
Self-treatment	..	..	..	..	..	..	5·71
Ayurvedic treatment	..	..	..	..	..	..	25·00
Unani treatment	..	..	..	..	..	..	2·86
Homoeopathic treatment	..	..	..	..	..	..	11·43
Allopathic treatment	..	..	..	..	..	..	44·29
Others	..	..	..	..	..	..	6·43
						<b>Total</b>	<b>100·00</b>
<b>(d) Source of assistance received</b>							
Not reporting	..	..	..	..	..	..	68·89
No assistance received	..	..	..	..	..	..	0·74
Friends and relatives	..	..	..	..	..	..	0·74
Money-lender	..	..	..	..	..	..	..
Employer	..	..	..	..	..	..	9·63
Others	..	..	..	..	..	..	20·00
						<b>Total</b>	<b>100·00</b>

TABLE 10.1—*contd.*

Item							Percentage of cases
1							2
<i>(e) Consequences (for gainfully occupied members of families)</i>							
Work and normal diet stopped	..	..	..	..	..	..	17.39
Only work stopped	..	..	..	..	..	..	52.18
Only normal diet stopped	..	..	..	..	..	..	..
None stopped	..	..	..	..	..	..	30.43
Total						..	100.00

The distribution of cases by duration of sickness showed that in about 36 per cent. of the cases, the sickness lasted for 15 days or less. Taking the cases of sickness among the gainfully occupied members of the families, in about 70 per cent. of the cases, the sickness resulted in abstention from work.



## CHAPTER 11

### HOUSING CONDITIONS

#### 11.1 *Introductory*

Detailed data about the condition of housing connected with the dwelling, mess, hotel or residential house of sampled working class families were collected under this head. Information was collected about the condition of the building in which the dwelling was located, about rooms and verandah of the dwelling, about water supply, bath, kitchen and latrine and about the location of the dwelling.

#### 11.2 *Condition of building*

Table 11.1 shows the general characteristics of the building, such as types of building, ownership or type of landlord, type of structure, condition of repairs and arrangements for sewage and ventilation.

TABLE 11.1

*Distribution of families by general characteristics of the building in which dwellings were located*

Item								Percentage of families
1								2
<b>(a) Type of building</b>								
Chawl/bustee	..	..	..	..	..	..	..	11.67
Flat	..	..	..	..	..	..	..	3.33
Independent house	..	..	..	..	..	..	..	79.17
Others	..	..	..	..	..	..	..	5.83
Total								100.00
<b>(b) Ownership or types of landlord</b>								
Not reporting	..	..	..	..	..	..	..	0.83
Employer	..	..	..	..	..	..	..	2.50
Self	..	..	..	..	..	..	..	58.33
Private	..	..	..	..	..	..	..	37.50
Public bodies	..	..	..	..	..	..	..	0.84
Total								100.00

TABLE 11.1—*contd.*

Item							Percentage of families
1							2
<i>(c) Type of structure</i>							
Permanent katcha	..	..	..	..	..	..	25.00
Permanent pucca	..	..	..	..	..	..	50.83
Temporary katcha	..	..	..	..	..	..	5.83
Temporary pucca	..	..	..	..	..	..	17.50
Others	..	..	..	..	..	..	0.84
Total							100.00
<i>(d) Condition of repairs</i>							
Not reporting	..	..	..	..	..	..	0.83
Good	..	..	..	..	..	..	27.50
Moderately good	..	..	..	..	..	..	44.17
Bad	..	..	..	..	..	..	27.50
Total							100.00
<i>(e) Sewage arrangements</i>							
Not reporting	..	..	..	..	..	..	0.83
Satisfactory	..	..	..	..	..	..	29.17
Moderately satisfactory	..	..	..	..	..	..	29.17
Unsatisfactory	..	..	..	..	..	..	40.83
Total							100.00
<i>(f) Ventilation arrangements</i>							
Good	..	..	..	..	..	..	45.00
Bad	..	..	..	..	..	..	35.00
Tolerable	..	..	..	..	..	..	20.00
Total							100.00

About 79 per cent. of the sampled families were living in independent houses, about 12 per cent. in chawls/bustees, about 3 per cent. in flats and the remaining about 6 per cent. had other modes of accommodation. About 58 per cent. of the families were living in self-owned buildings and about 38 per cent. in private buildings. The structure of the building was *pucca*, i.e., with walls built of cement, bricks, concrete or stone, in about 68 per cent. of the cases and the remaining about 32 per cent. were living in *katcha* and similar other types of buildings.

### 11.3. Condition of dwelling

Table 11.2 gives the condition of dwellings occupied by the sampled families, such as number of living rooms, provision of kitchen, store, bath and verandah, type of lighting, source of water supply, provision and type of latrine, etc. For the purpose of the survey, a living room was defined as one which would exclude kitchen, store, etc., if separate kitchen, store, etc., existed in the dwelling. For sources of water supply, if more than one source was being used, the one used most was taken into consideration.

TABLE 11.2  
*Distribution of dwellings by various characteristics*

Item	Percentage of dwellings
1	2
<b>(a) Number of Living rooms in dwelling</b>	
One .. .. .	42.50
Two .. .. .	43.33
Three .. .. .	9.17
More than three .. .. .	5.00
<b>Total</b> .. .. .	<b>100.00</b>
<b>(b) Lighting type</b>	
Not reporting .. .. .	2.50
Electricity .. .. .	34.17
Kerosene .. .. .	63.33
<b>Total</b> .. .. .	<b>100.00</b>
<b>(c) Provision of kitchen</b>	
Separate kitchen provided .. .. .	60.83
Where not provided using :	
(i) Room in common use with other families .. .. .	..
(ii) Part of living room .. .. .	4.17
(iii) Covered or uncovered verandah .. .. .	2.50
(iv) No specific part of the house .. .. .	12.50
(v) Not needed .. .. .	20.00
(vi) Not reporting .. .. .	..
<b>Total</b> .. .. .	<b>100.00</b>
<b>(d) Number of store rooms</b>	
No store room .. .. .	86.67
One .. .. .	11.67
More than one .. .. .	1.66
<b>Total</b> .. .. .	<b>100.00</b>

**TABLE 11.2—contd.**

	Item						Percentage of dwellings
	1						2
<i>(e) Provision of bath rooms</i>							
No bath room provided	..	..	..	..	..	..	82.50
Where provided—							
(i) In individual use	..	..	..	..	..	..	12.50
(ii) In common use	..	..	..	..	..	..	5.00
					Total	..	100.00
<i>(f) Provision of verandah</i>							
Provided :							
(i) Covered	..	..	..	..	..	..	50.83
(ii) Uncovered	..	..	..	..	..	..	49.17
					Total	..	100.00
<i>(g) Source of water supply</i>							
Not reporting	..	..	..	..	..	..	0.83
Tap Provided :							
(a) In dwelling	..	..	..	..	..	..	3.33
(b) Outside dwelling	..	..	..	..	..	..	77.50
Well (with or without hand pump)	..	..	..	..	..	..	17.50
Tanks and ponds	..	..	..	..	..	..	0.84
					Total	..	100.00
<i>(h) Provision of latrine</i>							
Not reporting	..	..	..	..	..	..	1.67
No latrine	..	..	..	..	..	..	20.00
In individual use	..	..	..	..	..	..	11.67
In common use with other families			..	..	..	..	66.66
					Total	..	100.00
<i>(i) Type of latrine</i>							
Septic tank system	..	..	..	..	..	..	22.50
Manually cleaned	..	..	..	..	..	..	77.50
					Total	..	100.00

It would be seen that about 43 per cent. of the families were living in dwellings having two living rooms with no provision for bath room and store room. In about 61 per cent. of the cases separate kitchens were provided. In a majority of dwellings there were arrangements for tap water supply, though outside the dwelling and common latrines cleaned manually.

#### 11.4 Distance of dwelling from important places

Information was also collected about the important places usually visited by workers and their families and the distance of such places from the dwellings. The intention was to find out whether essential needs and amenities were easily available to the workers and their families in nearby places. Table 11.3 gives the names of important places and percentage distribution of families visiting the places by distance of the places from their dwellings.

TABLE 11.3

*Distribution of families visiting important places by distance of the places from their dwellings*

Particulars of places	Percentage of families not reporting	Percentage of families not visiting	Percentage of families visiting the places by distance			Total
			less than 1 mile	1 mile to less than 2 miles	2 miles and above	
1	2	3	4	5	6	7
Work place of the main earner ..	..	..	37.50	51.67	10.83	100.00
Primary schools ..	..	10.00	78.33	10.83	0.84	100.00
Medical aid centre ..	0.83	15.00	68.33	14.17	1.67	100.00
Hospital ..	..	3.33	31.67	54.17	10.83	100.00
Play ground for children	29.17	25.00	38.33	5.83	1.67	100.00
Cinema house ..	..	10.00	10.83	30.83	48.34	100.00
Shopping centre—grocery	..	5.00	60.83	27.50	6.67	100.00
Shopping centre—vegetables	..	6.67	70.83	21.67	0.83	100.00
Employment exchange	..	32.50	1.67	15.00	50.83	100.00
Railway station ..	..	20.00	2.50	29.17	48.33	100.00
Bus stop ..	15.00	25.00	52.50	7.50	..	100.00
Post office ..	..	8.33	75.00	15.84	0.83	100.00

In a majority of the cases, work-places of the main earner were at distance of 1 mile to less than 2 miles. Other important places of visit by workers or their families such as school, medical aid centre, shopping centres, bus stop, post office and play ground for children were at a distance of less than 1 mile in a majority of reporting cases.

## CHAPTER 12

### EMPLOYMENT WORKING AND SERVICE CONDITIONS

#### 12.1 *Introductory*

Information was collected in respect of employment pattern, service conditions, length of service, working conditions and welfare of such worker-members in the sampled working class families as were employed in registered factories. In regard to employment pattern, employment history of the members employed in registered factories at any time during the preceding one year was collected for the 12 months preceding the date of survey. In view of the long reference period, a week was prescribed as the recording unit. It was recognised that details of employment history for one full year could not be obtained by week to week accounting in view of the difficulties of recall and, therefore, only a broad pattern was sought by combining all the periods under one particular major head during the preceding year on the basis of information furnished by the informant.

With regard to working conditions and awareness of the statutory rights and privileges enjoyed by the workers, information was collected from the informants alone and no attempt was made by the Investigators to check up the details by visiting the factories, though in cases of doubt or conflicting opinions they had to probe in detail. For this purpose, only such members of the sampled families were covered as were employed in registered factories on the day preceding the date of survey. These included paid apprentices also.

#### 12.2 *Employment pattern*

Table 12.1 shows the employment pattern of the employee-members of the sampled families classified as 'Permanent' and 'Others' for a reference period of one year.

TABLE 12.1  
*Distribution of man-weeks by employment status*

Employment particulars	Not reporting	Percentage of man-weeks worked		
		Permanent employees	Other employees	All
1	2	3	4	5
<b><i>Paid employment</i></b>				
In factories .. .. .	94.23	90.69	83.42	89.59
In other establishments .. .. .	..	..	..	..
<b><i>Self-employment</i></b> .. .. .	..	..	6.50	1.01
<b><i>In employment but not at work</i></b> .. .. .	5.77	9.31	5.22	8.65
<b><i>Not in employment</i></b>				
Seeking work .. .. .	..	..	0.92	0.14
Not seeking but available for work .. .. .	..	..	0.09	0.01
Not available for work .. .. .	..	..	3.85	0.60
<b>Total</b> .. .. .	100.00	100.00	100.00	100.00
<b>Total number of employees</b> .. .. .	1	113	21	135

There was a clear difference in the pattern for 'permanent' and 'other employees'. In the case of the former, the percentages of man-weeks in "self-employment" and "not in employment" were nil but not so in the case of the latter who had a lesser quantum of paid employment in factories.

### 12.3 Condition of work-places

Table 12.2 gives the opinion of the employee-members of the sampled families (excluding those who were on out-door duties), classified by industry groups, about the condition of work-places.

TABLE 12.2

*Percentage distribution of employee-members according to opinion expressed on condition of work places by industry groups*

Condition of work-place	Industry group			
	Manu- facture, assembling and repair of loco- motives	Manufac- ture of wagons	Rest	All
1	2	3	4	5
<i>Temperature, humidity and ventilation</i>				
Uncomfortable.. ..	54.55	31.51	14.29	40.00
Tolerable or comfortable .. ..	41.81	57.53	71.43	51.85
No particular comment .. ..	3.64	10.96	14.28	8.15
Total ..	100.00	100.00	100.00	100.00
<i>Illumination</i>				
Not reporting .. ..	..	1.37	..	0.74
Too dark .. ..	10.91	10.96	..	10.37
Too bright .. ..	3.64	8.22	42.86	8.15
Tolerable or good .. ..	81.82	71.23	42.86	74.07
No particular comment .. ..	3.63	8.22	14.28	6.67
Total ..	100.00	100.00	100.00	100.00
<i>Cleanliness</i>				
Not reporting .. ..	..	2.73	..	1.48
Dirty .. ..	29.09	20.55	..	22.96
Fair or good .. ..	45.46	64.39	100.00	58.52
No particular comment .. ..	25.45	12.33	..	17.04
Total ..	100.00	100.00	100.00	100.00
<i>Sitting and standing arrangement</i>				
Not reporting .. ..	3.64	4.10	..	3.70
Uncomfortable .. ..	43.64	24.66	..	31.11
Comfortable .. ..	5.45	12.33	42.86	11.11
No particular comment .. ..	47.27	58.91	57.14	54.08
Total ..	100.00	100.00	100.00	100.00
Total number of employee-members ..	55	73	7	135

12.4 *Amenities provided*

Relevant data collected from worker-members (excluding those whose place of work was their own residence) on welfare amenities provided within the compound or premises of the factory and outside are presented in table 12.3.

TABLE 12.3

*Percentage distribution of employee-members according to opinion expressed on amenities provided*

Item	Not reporting	Not provided	Provided	Total	Among provided (Col. 4) considered			
					Unsatisfactory	Satisfactory	No particular comment	Total
1	2	3	4	5	6	7	8	9
Latrine and urinals	..	1.48	98.52	100.00	42.86	51.13	6.01	100.00
Bath .. ..	..	88.89	11.11	100.00	53.34	13.33	33.33	100.00
Wash places	..	5.18	94.82	100.00	21.87	60.16	17.97	100.00
Drinking water	..	0.74	98.52	100.00	23.32	61.65	12.03	100.00
Rest shelter	..	28.15	71.85	100.00	12.37	57.73	29.90	100.00
Canteen .. ..	..	5.19	94.81	100.00	11.72	68.75	19.53	100.00
Reading or recreation	..	72.59	27.41	100.00	16.22	10.81	72.97	100.00
Co-operative stores and grain shop ..	..	36.30	63.70	100.00	2.33	16.28	81.39	100.00
Technical training	0.74	29.63	69.63	100.00	3.19	30.85	65.96	100.00
Medical facility arranged by employers	..	0.74	99.26	100.00	32.09	46.27	21.64	100.00
Medical facility arranged by E.S.I.C. ..	4.85	95.15	..	100.00	..	..	..	..

12.5 *Statutory rights and benefits*

Table 12.4 gives the data collected on awareness of important provisions of labour laws on the part of the employee-members of the sampled working class families.



TABLE 12.4

*Percentage distribution of employee-members by rights and benefits under labour laws and awareness thereof*

Rights and benefits	Not reporting	Percentage of employee-members by awareness			Total
		Fully aware	Partially aware	Not aware	
1	2	3	4	5	6
<i>Factories Act</i>					
Maximum daily hours of work at normal wages .. ..	..	89.63	5.93	4.44	100.00
Rate of overtime wages .. ..	..	65.19	16.30	18.51	100.00
Entitlement to leave with wages .. ..	..	77.78	9.63	12.59	100.00
Rate of leave with wages .. ..	..	46.67	24.44	28.89	100.00
<i>Payment of Wages Act</i>					
Payment of wages at regular intervals .. ..	..	86.66	5.19	8.15	100.00
Maximum interval at which wages can be paid .. ..	..	68.89	21.48	9.63	100.00
Imposition of fines-deduction from wages .. ..	..	62.96	19.26	17.78	100.00
Procedure for complaints .. ..	..	74.08	13.33	12.59	100.00
<i>Workmen's Compensation Act</i>					
Compensation for temporary disablement .. ..	..	72.39	11.94	15.67	100.00
Compensation for death due to work accident .. ..	..	64.18	17.91	17.91	100.00
Procedure for complaints .. ..	..	55.97	20.15	23.88	100.00
<i>Industrial Employment (Standing Orders) Act</i>					
Framing of procedures for recruitment, discharge, disciplinary action etc. .. ..	..	63.00	14.17	22.83	100.00
Approval of procedure .. ..	..	55.12	17.32	27.56	100.00
Intimation of procedures to the workers .. ..	..	51.97	22.83	25.20	100.00
<i>Industrial Disputes Act</i>					
Lay-off compensation .. ..	..	34.33	25.37	40.30	100.00
Rate of lay-off compensation .. ..	..	14.93	35.07	50.00	100.00
Notice of retrenchment .. ..	..	64.18	12.69	23.13	100.00
Retrenchment compensation .. ..	0.75	44.03	23.88	31.34	100.00
<i>Employees' Provident Funds Act and Scheme</i>					
Contribution by employer .. ..	1.50	76.12	5.22	17.16	100.00
Period after which the employers' contribution becomes payable .. ..	1.50	32.08	18.66	47.76	100.00
Accumulation of interest .. ..	1.50	73.88	5.96	18.66	100.00

### 12.6 Trade union membership

Data collected regarding association of employee-members with trade unions are presented in table 12.5. For the purpose of the survey, a trade union was defined as any organisation or association of workers which stood for achievement of the workers' economic demands. Such organisations or associations might not necessarily be registered with the Registrar of Trade Unions or recognised by the employers. For ascertaining the membership of any trade union, only the position on the date of survey was taken into account.

TABLE 12.5

*Percentage distribution of employee-members according to membership of trade unions and other details*

Item							Percentage of employee- members
1							2
<b>Membership</b>							
Not reporting ..	..	..	..	..	..	..	8.89
No union exists ..	..	..	..	..	..	..	
In case of a union							
(a) Members ..	..	..	..	..	..	..	12.59
(b) Not members ..	..	..	..	..	..	..	78.52
Total						..	100.00
<b>Subscription paid</b>							
Not reporting or no subscription ..	..	..	..	..	..	..	..
Paying regularly ..	..	..	..	..	..	..	47.06
Not paying regularly ..	..	..	..	..	..	..	52.94
Total						..	100.00
<b>Rate of subscription per month</b>							
Not reporting ..	..	..	..	..	..	..	—
Less than Rs. 0.25 ..	..	..	..	..	..	..	11.76
Re 0.25 to less than Re. 0.50 ..	..	..	..	..	..	..	64.71
Re. 0.50 and above ..	..	..	..	..	..	..	23.53
Total						..	100.00

Of the total employee-members about 13 per cent. reported to be the members of trade unions. Of these, about 47 per cent. were paying their subscription regularly. The common rate of subscription was Re. 0.25 to less than Re. 0.50.

### 12.7 Length of service

Some information was also collected on the total length of service of each employee-member in the particular establishment in which he/she was employed on the day preceding the date of survey. If the service was discontinuous, then the total duration was counted from the first employment in the establishment after ignoring the periods of discontinuities. On the basis of this information, a distribution of employee-members according to their length of service in the particular establishment in which they were employed on the reference day is given in table 12.6.

TABLE 12.6  
*Percentage distribution of employee-members by industries according to length of service*

Length of service	Industry group			
	Manufacturing, assembling and repair of locomotives	Manufacture of wagons	Rest	All
1	2	3	4	5
Less than 1 year ..	3.64	6.85	14.28	5.93
1 year to less than 5 years	18.18	27.40	42.86	24.44
5 years to less than 10 years	5.46	10.96	14.29	8.89
10 years to less than 20 years	56.36	39.73	28.57	45.93
20 years and above ..	16.36	15.06	..	14.81
Total ..	100.00	100.00	100.00	100.00
Number of employees ..	55	73	7	135

By and large, the employee-members of the sampled families constituted a stable labour force.

### 12.8 Service conditions

In regard to service conditions, information was obtained on shift working, rest-intervals, pay-period, paid earned leave and social security benefits. All this information was obtained in respect of employee-members, including paid apprentices, employed in registered factories on the day preceding the date of survey. This information was collected from the informants only and not from the establishments where they were employed. A person was considered to be employed if he was having a job, even though he might not be actually working on the reference day for such reasons as illness, leave, temporary lay-off, etc. Table 12.7 shows the relevant data collected on service conditions.

TABLE 12.7

*Percentage distribution of employee-members by industries and service conditions*

Service conditions		Industry group			
		Manufactur- ing, assemb- ling and repair of locomotives	Manufacture of wagons	Rest	All
1		2	3	4	5
<i>Shift-working</i>					
Not reporting ..	..	1.82	1.37	..	1.48
Day ..	..	89.09	93.15	85.72	91.11
Night ..	..	1.82	..	..	0.74
Evening ..	..	1.82	1.37	..	1.48
Rotation ..	..	5.45	4.11	14.28	5.19
Total ..	..	100.00	100.00	100.00	100.00
<i>Daily rest interval</i>					
Not reporting ..	..	..	..	..	..
No rest interval ..	..	..	..	14.28	0.74
Half an hour ..	..	1.82	..	14.29	1.48
One hour and above ..	..	98.18	100.00	71.43	97.78
Total ..	..	100.00	100.00	100.00	100.00
<i>Pay period</i>					
Not reporting ..	..	1.82	1.37	..	1.48
Weekly ..	..	..	1.37	..	0.74
Fortnightly ..	..	..	..	..	..
Monthly ..	..	96.36	95.89	100.00	96.30
Others ..	..	1.82	1.37	..	1.48
Total ..	..	100.00	100.00	100.00	100.00
<i>Days of paid earned leave enjoyed</i>					
Not reporting ..	..	7.28	10.96	..	8.89
No earned leave ..	..	9.09	6.85	28.57	8.89
1 to 10 days ..	..	5.46	5.48	28.57	6.67
11 to 15 days ..	..	27.27	26.03	42.86	27.40
16 days and above ..	..	50.90	50.68	..	48.15
Total ..	..	100.00	100.00	100.00	100.00

Nearly 91 per cent. of the employee-members were in day shifts. The percentage of employee-members in night shifts and evening shifts, i.e., from about 4 p.m. to 12 midnight covering a good part of the night, was negligible. About 5 per cent. of employee-members were in shifts by rotation. In regard to daily rest-intervals, about 98 per cent. of employee-members reported that they were enjoying rest-interval of one hour or more and about 1 per cent. of employee-members' enjoyed rest-interval of half an hour. As regards pay-period, most of the employee-members were being paid monthly. Data on paid earned leave enjoyed by the employee-members during the calendar year preceding the date of survey show that

about 48 per cent. of the employee-members enjoyed leave for 16 days and above. About 9 per cent. of the employee-members reported that they had not enjoyed paid earned leave. In this connection it has to be borne in mind that some of the employee-members were in employment for a part of the reference year only and the data related to paid leave actually availed of.

### 12.9 Social security benefits

Data were also collected on social security benefits, e.g., under the Employees' Provident Fund Scheme enjoyed by them as on the date of survey. These data are presented in table 12.8.

TABLE 12.8  
*Distribution of employees by social security benefits*

Scheme	Percentage of employees members
1	2
<b>Employees' Provident Fund Scheme</b>	
No arrangement .. .. .	0.74
If arrangement :	
(A) Contributing .. .. .	82.97
(B) Not contributing	
(a) Not eligible .. .. .	12.59
(b) Not interested .. .. .	3.70
Total .. .. .	100.00

Out of the total of 135 employee-members, about 83 per cent. were contributing to provident fund account either under the Employees' Provident Funds Act or under voluntary provident fund schemes maintained by the employers. Out of about 16 per cent. of the employee-members who were not contributing, a majority of them were not eligible and the rest were not interested. In about 1 per cent. of the cases there was no arrangement for provident fund. The Employees' State Insurance Scheme was not in force at the centre.

Apart from the Employees' Provident Fund Scheme, information on other social security benefits voluntarily given by the employers such as pension, gratuity, etc., was also collected. As for gratuity, about 106 employee-members out of a total of 135 reported provision of a system of gratuity in the establishments where they were employed. The rate of gratuity reported in most of the cases was 15 months' pay after completion of 30 years' service. As regards pension, only 4 employee-members reported the existence of this provision and the majority of the rest reported that they were not entitled.

## SAVINGS, ASSETS AND INDEBTEDNESS

13.1 *Introductory*

Under this head, information was collected from each sampled family about the amount of its savings and assets at the place of residence or at the native place and total debts—both on family account and on enterprise and other purposes account as on the date of survey. Only the family's share of the assets and loans was taken into consideration if such assets and loans were held jointly with others. Loans taken from the same source but for different purposes, as also loans taken for the same purpose from different sources, were treated as separate cases of loans. Credit purchases were also considered as loans.

13.2 *Components of savings*

Relevant data on 'Savings' and 'Assets' are presented in table 13.1.

TABLE 13.1

A. *Average amount (Rs.) of savings and assets per reporting family by income classes*

Savings/Assets	Monthly family income class (Rs.)			
	<60	60—<120	120 and above	All
1	2	3	4	5
<i>Average amount per reporting family (Rs.)</i>				
Savings .. .. .	..	512·34	2,240·98	1,718·12
Assets .. .. .	300·00	913·49	2,509·21	2,025·38
Total ..	300·00	1,425·83	4,750·19	3,743·50

B. *Percentage distribution of savings and assets by form and income classes*

Form of Savings/Assets	Monthly family income class (Rs.)			
	<60	60—<120	120 and above	All
1	2	3	4	5
<i>(i) Savings</i>				
<i>(a) On family account</i>				
Life insurance premium paid .. .. .	..	..	0·23	0·20
Provident fund—own contribution .. .. .	..	16·79	21·87	21·29

TABLE 13.1—*contd.*

1					2	3	4	5
(i) <i>Saving</i> — <i>contd.</i>								
Provident fund—employers' contribution					..	16.42	21.86	21.24
Savings (bank postal and cash in hand)					..	2.42	3.22	3.13
Others					..	0.30	..	0.04
Total					..	35.93	47.18	45.90
(b) <i>On enterprise and other purposes account</i>					..	..	..	..
(ii) <i>Assets</i>								
(a) <i>Family account</i>								
Land					100.00	..	2.97	2.71
Building					..	50.90	41.08	42.14
Jewellery and ornaments					..	12.92	8.10	8.63
Others					..	0.25	0.67	0.62
Total					..	100.00	52.82	54.10
(b) <i>On enterprise and other purposes account</i>					..	..	..	..
GRAND TOTAL					..	100.00	100.00	100.00
Total number of reporting families					..	1	35	120

The amount of savings and assets per reporting family worked out to Rs. 1,718 and Rs. 2,025 respectively giving a total amount of Rs. 3,743. Thus, savings formed about 46 per cent. and assets 54 per cent. of the total amount of savings and assets held by the reporting families. Both savings and assets were held wholly on 'family account'.

### 13.3 *Extent of savings and assets*

Table 13.2 gives percentage distribution of families according to total amount of savings and assets held on the date of survey by income classes.

TABLE 13.2

*Percentage distribution of families by total amount of savings and assets and income classes*

Amount of savings and assets	Monthly family income class (Rs.)				
	<60	60—<120	120 and above	All	
1	2	3	4	5	
Not reporting .. .. .	..	..	..	..	
No assets and savings .. .. .	..	..	..	..	
Less than Rs. 200 .. .. .	..	..	5.71	1.19	2.50
Rs. 200 to below Rs. 500 .. .. .	..	..	100.00	11.43	4.17
Rs. 500 to below Rs. 1,500 .. .. .	..	..	48.57	11.90	22.50
Rs. 1,500 to below Rs. 2,500 .. .. .	..	..	22.86	20.24	20.83
Rs. 2,500 to below Rs. 3,500 .. .. .	..	..	5.72	21.43	16.67
Rs. 3,500 to below Rs. 4,500 .. .. .	..	..	..	9.52	6.67
Rs. 4,500 and above .. .. .	..	..	5.71	35.72	26.66
Total .. .. .	100.00	100.00	100.00	100.00	

Roughly, 23 per cent. of the families reported savings and assets of Rs. 500 to below Rs. 1,500, about 21 per cent. of Rs. 1,500 to below Rs. 2,500 and about 27 per cent. of Rs. 4,500 and above.

#### 13.4 Possession of durable articles and live-stock

In addition to savings and assets, data were also collected on certain selected durable articles and live-stock. The intention was to have an idea of the living habits and the level of living of the sampled working class families on the basis of the possession or non-possession of such articles, etc. Table 13.3 shows the names and number of durable articles and live-stock possessed by the sampled working class families. For this purpose durable articles hired in or hired out were not taken into account.



TABLE 13.3

*Number of families possessing selected durable articles and live-stock and number of articles, etc., possessed*

Durable articles and live-stock	Number of families reporting possession of articles, etc.	Percentage of reporting families	Total number of articles, etc., possessed	Average number of articles, etc., per reporting family
1	2	3	4	5
Table .. ..	37	30.83	61	1.65
Chair .. ..	48	40.00	114	2.38
Sewing machine .. ..	26	21.67	26	1.00
Clock, time-piece .. ..	54	45.00	60	1.11
Cot .. ..	115	95.83	434	3.77
Chouki .. ..	25	20.83	42	1.68
Radio .. ..	7	5.83	7	1.00
Gramophone .. ..	3	2.50	3	1.00
Harmonium .. ..	6	5.00	7	1.17
Tabla, dholak .. ..	8	6.67	10	1.25
Stringed instrument .. ..	2	1.67	2	1.00
Fountain pen .. ..	65	54.17	126	1.94
Wrist watch .. ..	42	35.00	49	1.17
Bicycle .. ..	48	40.00	51	1.06
Cow, buffalo .. ..	11	9.17	28	2.55

It would appear from the above table that the possession of somewhat costly durable articles, such as wrist watch, bicycle, radio, clock/time-piece, etc., was not very uncommon among the working class families surveyed.

### 13.5 Extent of indebtedness

Table 13.4 gives the percentage distribution of families by amount of debt and income classes.

TABLE 13.4

*Percentage distribution of families by income classes and amount of debt*

Amount of debt	Monthly family income class (Rs.)			
	<60	60—<120	120 and above	All
1	2	3	4	5
Less than Rs. 50 .. ..	..	..	..	..
Rs. 50 to less than Rs. 100 .. ..	..	13.04	1.47	4.35
Rs. 100 to less than Rs. 150 .. ..	..	8.70	2.94	4.35
Rs. 150 to less than Rs. 250 .. ..	..	13.04	5.88	7.61
Rs. 250 to less than Rs. 500 .. ..	100.00	21.74	17.65	19.56
Rs. 500 to less than Rs. 1,000 .. ..	..	43.48	72.06	64.13
Rs. 1,000 to less than Rs. 2,000 .. ..	..	..	..	..
Rs. 2,000 and above .. ..	..	..	..	..
Total .. ..	100.00	100.00	100.00	100.00
Total number of families reporting debt	1	23	68	92

Taking all families together, about 64 per cent. of the families reported debt of Rs. 500 to less than Rs. 1,000 and about 20 per cent. of Rs. 250 to less than Rs. 500.

### 13.6 Purpose of loans

The relevant data on indebtedness by purpose of loans are presented in table 13.5.

TABLE 13.5  
*Distribution of families, loans and amount of loans by purpose*

Purpose of loans	Percentage of families reporting debt	Percentage distribution of loans	Percentage distribution of amount of loans
1	2	3	4
<b>(A) On family account</b>			
Festival .. .. .	3.26	1.82	0.31
Marriage .. .. .	34.78	32.12	37.55
Child birth .. .. .	..	0.61	0.12
Funeral .. .. .	6.52	5.45	5.99
Sickness .. .. .	22.83	24.24	20.58
Unemployment or lay-off .. .. .	..	0.61	1.72
Meeting current deficit .. .. .	18.48	15.15	12.37
Inherited debt .. .. .	2.17	6.06	6.72
Others .. .. .	5.43	5.45	8.70
Total .. .. .	93.47	91.51	94.06
<b>(B) On enterprise and other purposes account</b>			
Building .. .. .	4.35	6.06	4.26
Purchase of other assets .. .. .	1.09	0.61	0.41
Inherited debt .. .. .	..	0.61	0.69
Others .. .. .	1.09	1.21	0.58
Total .. .. .	6.53	8.49	5.94
GRAND TOTAL .. .. .	100.00	100.00	100.00
Absolute totals .. .. .	92	165	87.040 (Rs.)

Out of the total of 120 sampled families, 92 or about 77 per cent. reported debt on the date of survey.

Out of the families reporting debt, about 93 per cent. had taken loans on "family account" and remaining about 7 per cent. on "enterprise and other purposes account".

### 13.7 Sources and terms of loans

Table 13.6 gives the percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment.

TABLE 13.6

*Percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment*

By source		By nature of security		By rate of interest		By type of instalment (for repayment of loan)	
Source of loan	Percentage of loans	Nature of security	Percentage of loans	Rate of interest	Percentage of loans	Type of instalment	Percentage of loans
1	2	3	4	5	6	7	8
Not reporting	..	Not reporting	1.21	Not reporting	..	Not reporting	1.21
Provident fund	1.81	No security	60.61	No interest	17.58	Weekly	..
Co-operative society	32.73	Land	1.21	Less than 6%	37.57	Monthly	53.94
Employer	3.64	Ornaments and jewellery	2.42	6% to less than 12½%	13.94	Quarterly	0.61
Money-lender Shopkeeper	12.73 6.06	Others	34.55	12½% to less than 25%	18.18	Half yearly	1.82
Friends and relatives	34.55			25% to less than 50%	12.73	Yearly	1.21
Others	8.48			50% and above	..	Others	41.21
Total	100.00		100.00		100.00		100.00

The largest proportion (35 per cent.) of the loans were taken from friends and relatives. About 61 per cent. of total loans were taken against no security. About 18 per cent. of loans were taken at no interest. Interest at the rate of less than 6 per cent. was paid in the case of about 38 per cent. of loans and of 6 per cent. to less than 12½ per cent. in the case of 14 per cent. of loans. About 54 per cent. of loans were to be repaid in monthly instalments.

## CHAPTER 14

### SOME IMPORTANT FINDINGS

#### 14.1 *Family characteristics, income and expenditure*

The estimated number of families of industrial workers satisfying the survey definition worked out to about 5 thousands. Of the total families, 2.4 per cent. consisted of single member families, 17.4 per cent. of two to three members, 32.3 per cent. of four to five members, 29.5 per cent. of six to seven members and the remaining 18.4 per cent. consisted of more than 7 members. By family type, 43 per cent. consisted of husband, wife and children. Others in order were those consisting of husband, wife, children and other members (36 per cent.); husband and wife (4 per cent.); unmarried earner and husband or wife i.e., single workers with dependants living elsewhere (2 per cent.); unmarried earner and other members (3 per cent.); and rest (12 per cent.).

The average size of the family was 5.60 persons. Of these, 1.16 were earners, 0.15 earning dependants and 4.29 non-earning dependants. Of the earners, 1.15 were adult male and 0.01 adult female (there being no children). About 76 per cent. of the families had only one income recipient. On an average, a family had 4.29 dependants living with it and 0.05 dependants living elsewhere.

The average monthly income worked out to Rs. 149.75 per family and Rs. 27 per capita. The largest number of families (about 34 per cent. of the total) came within the income class 'Rs. 150 to less than Rs. 210'. The families with an income of 'Rs. 210 and above' per month formed about 14 per cent. of the total. Broadly the income of large-sized families was higher.

Of the average monthly income of Rs. 149.75 per family, income from paid employment accounted for Rs. 140.79 or 94 per cent., income from self-employment for Rs. 1.80 or 1 per cent. and income from "other sources" such as rent from land, house, pension, cash assistance, gifts, concession, etc., for Rs. 7.16 or 5 per cent. Men contributed the largest amount to the average monthly family income from all the three sources.

The average monthly expenditure for current living was Rs. 219.11 per family, Rs. 39.21 per capita and Rs. 49.91 per adult consumption unit. The average per capita expenditure generally showed small variations from the overall average in the different income classes ignoring the first two income classes where the proportion of families was very small. The expenditure per adult consumption unit was, however, generally higher in the higher income classes.

Of the average monthly expenditure of Rs. 219.11 per family, consumption expenditure accounted for Rs. 211.78, the rest being accounted for by non-consumption outgo like interest on loans and remittances to dependants. Expenditure on food worked out to Rs. 102.43 or 48 per cent. of the total consumption expenditure.

An analysis of the nutritive contents of the food-stuffs consumed, on an average, by a working class family revealed that increased intake of leafy vegetables and fruits would help to overcome the deficiencies in respect of calcium and vitamins 'A' and 'C'.

### 14.2 *Additional aspects of level of living*

As already stated in chapter 8, the additional aspects of level of living relate only to the sampled families and no estimates have been built on the basis of data collected in regard to these aspects. Among industrial workers in Ajmer, about 51\* per cent. of all members (aged 5 years and above) were illiterate and about 40\* per cent. had received education upto or below primary standard. About 21 per cent. of family members surveyed were receiving education. Among children (5 to 14 years of age) this percentage was about 58. The reasons for not receiving education in case of children were mainly financial difficulties and attending to family enterprise.

Fever was the main sickness reported. Allopathic treatment in cases of sickness was the most popular among the families. About 43 per cent. of the families were living in dwellings having two living rooms with no provision for bath room and store room. In a majority of dwellings there were arrangements for tap water supply, though outside the dwelling and common latrines cleaned manually. Important places usually visited by the working class families for their essential needs and amenities, e.g., shopping centres, bus stop, post office, school, medical aid centre, etc., were in most cases at a distance of less than one mile from their dwellings.

A majority of the employee-members of the sampled families were in permanent employment in factories. By and large, the employee-members of the sampled families constituted a stable labour force. About 91 per cent. of the employee-members were working in day shifts and about 5 per cent. in shifts by rotation. About 98 per cent. of the employee-members were enjoying a daily rest interval of one hour and above. Most of them were being paid monthly. Paid earned leave for 16 days and above was enjoyed by about 48 per cent. of the employee-members. A majority of them were covered by the Employees' Provident Fund Scheme.

Assets formed about 54 per cent. and savings about 46 per cent. of the total amount of savings and assets. The average amount of savings and assets per reporting family on the date of survey worked out to Rs. 1,718 and Rs. 2,025 respectively. Roughly 43 per cent. of the families reported savings and assets between Rs. 500 and Rs. 2,500.

About 77 per cent. of the families surveyed reported debt on the date of survey. The outstanding loans were mostly on 'family account'.

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\*Estimated figures.

## APPENDIX I

*List of Centres covered under Family Living Surveys among Industrial Workers during 1958-59**A. Factory Centres*

1. Digboi
2. Jamshedpur
3. Monghyr-Jamalpur
4. Bombay
5. Ahmedabad
6. Nagpur
7. Bhavanagar
8. Sholapur
9. Bhopal
10. Indore
11. Gwalior
12. Madras
13. Madurai
14. Coimbatore
15. Guntur
16. Hyderabad
17. Sambalpur
18. Kanpur
19. Varanasi (Banaras)
20. Saharanpur
21. Calcutta
22. Howrah
23. Asansol
24. Bangalore
25. Alleppey

26. Alwaye

27. Amritsar

28. Yamunanagar

29. Jaipur

30. Ajmer

31. Delhi

32. Srinagar

*B. Mining Centres*

33. Jharia

34. Kodarma

35. Noamundi

36. Balaghat

37. Gudur

38. Barbil

39. Raniganj

40. Kolar Gold Field

*C. Plantation Centres*

41. Labac

42. Rangapara

43. Mariani

44. Doom Dooma

45. Coonoor

46. Darjeeling

47. Jalpaiguri

48. Chikmagalur

49. Ammathi

50. Mundakkayam

## APPENDIX II

*Average monthly expenditure—item-wise—per family*

Item	Single-member families		All families	
	Number of reporting families	Average expenditure per family of all families (Rs.)	Number of reporting families	Average expenditure per family of all families (Rs.)
1	2	3	4	5
<b>(a) CONSUMPTION EXPENDITURE</b>				
<b>FOOD, BEVERAGES, ETC.</b>				
<i>Cereals and products</i>				
Rice .. .. .	2	0·30	223	2·31
Wheat .. .. .	6	8·08	348	29·76
Wheat atta .. .. .	..	..	6	0·15
Jowar .. .. .	..	..	27	0·31
Jowar atta .. .. .	..	..	1	0·01
Bajra .. .. .	..	..	47	0·47
Bajra atta .. .. .	..	..	2	..
Maize .. .. .	..	..	34	0·34
Maize atta .. .. .	..	..	3	0·03
Barley .. .. .	..	..	80	2·53
Barley atta .. .. .	..	..	2	0·18
Gram .. .. .	2	0·37	150	1·77
Gram atta .. .. .	2	0·41	96	0·32
Other rice products .. .. .	..	..	1	..
Maida .. .. .	..	..	27	0·10
Suji, rawa .. .. .	..	..	93	0·34
Bread .. .. .	..	..	59	0·29
Cake pastry .. .. .	..	..	2	0·01
Biscuit .. .. .	..	..	47	0·19
Other cereals .. .. .	..	..	77	4·10
Grinding charges, etc. .. .. .	6	0·37	350	1·44
<i>Sub-total: Cereals and products</i> .. .. .	6	9·53	355	44·65

APPENDIX II—*contd.*

1					2	3	4	5
<b><i>Pulses and products</i></b>								
Arhar .. .. .	..	..	..	..	2	0·09	177	0·44
Gram .. .. .	..	..	..	..	2	0·08	218	0·63
Moong .. .. .	..	..	..	..	4	0·32	281	0·98
Masur .. .. .	..	..	..	..	3	0·23	253	0·65
Urd .. .. .	..	..	..	..	3	0·24	173	0·47
Khesari .. .. .	..	..	..	..	..	..	3	0·01
Pea .. .. .	..	..	..	..	..	..	3	0·01
Other pulses .. .. .	..	..	..	..	..	..	40	0·20
Pulse products .. .. .	..	..	..	..	..	..	20	0·05
<b><i>Sub-total : Pulses and products</i></b> .. .. .					<b>6</b>	<b>0·96</b>	<b>347</b>	<b>3·44</b>
<b><i>Oilseeds, oils and fats</i></b>								
Mustard oil .. .. .	..	..	..	..	2	0·30	54	0·46
Coconut oil .. .. .	..	..	..	..	..	..	7	0·03
Gingelly oil .. .. .	..	..	..	..	3	0·59	306	5·29
Groundnut oil .. .. .	..	..	..	..	..	..	3	0·04
Other vegetable oils .. .. .	..	..	..	..	..	..	1	0·01
Vanaspati .. .. .	..	..	..	..	1	0·64	77	1·40
Oil seeds .. .. .	..	..	..	..	..	..	3	0·01
<b><i>Sub-total : Oil seeds, oils and fats</i></b> .. .. .					<b>6</b>	<b>1·53</b>	<b>351</b>	<b>7·24</b>
<b><i>Meat, fish and eggs</i></b>								
Goat meat .. .. .	..	..	..	..	2	0·63	226	3·49
Mutton .. .. .	..	..	..	..	..	..	1	0·01
Fresh fish .. .. .	..	..	..	..	..	..	44	0·23
Egg hen .. .. .	..	..	..	..	..	..	24	0·14
<b><i>Sub-total : Meat, fish and eggs</i></b> .. .. .					<b>2</b>	<b>0·63</b>	<b>226</b>	<b>3·87</b>



APPENDIX II—*contd.*

	1	2	3	4	5
<i>Milk and products</i>					
Milk (cow) .. .. .	..	..	..	72	2.00
Milk (buffalo) .. .. .	..	7	5.03	260	6.12
Curd .. .. .	..	5	0.52	161	0.48
Lassi .. .. .	..	1	0.29	6	0.08
Khoa .. .. .	..	..	..	1	..
Chhana .. .. .	..	..	..	1	..
Ghee (cow) .. .. .	..	1	0.61	49	1.31
Ghee (buffalo) .. .. .	..	4	2.84	214	6.81
Butter .. .. .	..	..	..	3	0.06
Condensed milk .. .. .	..	..	..	2	0.05
Powdered milk .. .. .	..	..	..	7	0.09
Other milk and products .. .. .	..	..	..	17	0.39
<i>Sub-total : Milk and products</i> .. .. .	..	7	9.29	346	17.39
<i>Condiments and spices</i>					
Salt .. .. .	..	6	0.03	353	0.14
Turmeric .. .. .	..	6	0.12	352	0.28
Chilly-green .. .. .	..	2	0.02	188	0.20
Chilly-dry .. .. .	..	6	0.43	351	1.78
Tamarind .. .. .	..	..	..	48	0.04
Onion .. .. .	..	4	0.10	300	0.51
Garlic .. .. .	..	3	0.04	295	0.29
Coriander .. .. .	..	5	0.13	338	0.35
Ginger .. .. .	..	2	0.04	162	0.13
Pepper .. .. .	..	..	..	56	0.09
Methi .. .. .	..	..	..	99	0.11
Saffron .. .. .	..	..	..	4	..
Mustard .. .. .	..	..	..	27	0.01
Jira .. .. .	..	5	0.18	317	0.42

## APPENDIX II—contd.

1				2	3	4	5	
<i>Condiments and spices—contd.</i>								
Clove	..	..	..	..	..	23	0.04	
Elachi	..	..	..	..	..	22	0.03	
Mixed spices	..	..	..	..	5	0.34	283	0.54
Other spices, etc.	..	..	..	..	2	0.10	149	0.11
<i>Sub-total : Condiments and spices</i>				..	6	1.53	355	5.07
<i>Vegetables and products</i>								
Potato	..	..	..	..	6	0.72	347	1.40
Muli, turnip, radish	..	..	..	..	1	0.03	100	0.14
Carrot beet	..	..	..	..	..	..	49	0.06
Arum	..	..	..	..	1	0.03	86	0.13
Other root vegetables	..	..	..	..	..	..	9	0.01
Brinjal	..	..	..	..	4	0.18	286	0.48
Cauliflower	..	..	..	..	2	0.04	147	0.29
Cabbage	..	..	..	..	..	..	28	0.04
Jack fruit	..	..	..	..	..	..	1	..
Ladies finger	..	..	..	..	3	0.12	158	0.30
Tomato	..	..	..	..	3	0.20	211	0.48
Cucumber	..	..	..	..	..	..	53	0.06
Pumpkin	..	..	..	..	2	0.05	106	0.12
Gourd	..	..	..	..	1	0.02	112	0.13
Karela	..	..	..	..	2	0.09	104	0.18
Bean	..	..	..	..	..	..	115	0.13
Pea	..	..	..	..	..	..	27	0.04
Other vegetables	..	..	..	..	3	0.09	118	0.16
Palak	..	..	..	..	1	0.02	224	0.19
Amaranth chalai	..	..	..	..	..	..	17	0.01
Methi	..	..	..	..	..	..	101	0.11
Other leafy vegetables	..	..	..	..	2	0.04	85	0.06
Pickle preservatives	..	..	..	..	1	0.03	37	0.11
<i>Other vegetable products</i>				..	..	..	2	..
<i>Sub-total : Vegetables and products</i>				..	6	1.66	355	4.63

APPENDIX II—*contd.*

1					2	3	4	5
<b><i>Fruits and products</i></b>								
Banana, plantain	..	..	..	..	2	0·15	183	0·51
Orange ..	..	..	..	..	2	0·93	64	0·28
Lemon ..	..	..	..	..	1	0·02	72	0·10
Mango ..	..	..	..	..	2	0·40	64	0·31
Jack fruit	..	..	..	..	..	..	3	0·01
Pine apple	..	..	..	..	..	..	1	..
Water melon	..	..	..	..	..	..	20	0·03
Coconut	..	..	..	..	..	..	63	0·12
Papaya	..	..	..	..	..	..	40	0·13
Cashew nut	..	..	..	..	..	..	10	0·04
Apple ..	..	..	..	..	..	..	15	0·05
Kharbooza	..	..	..	..	1	0·02	41	0·12
Dried fruits	..	..	..	..	..	..	50	0·25
Other fruits	..	..	..	..	..	..	142	0·39
Jam and jelly	..	..	..	..	..	..	11	0·01
Other fruit products	..	..	..	..	..	..	16	0·04
<b><i>Sub-total : Fruits and products</i></b>					<b>6</b>	<b>1·52</b>	<b>313</b>	<b>2·39</b>
<b><i>Sugar, honey, etc.</i></b>								
Sugar crystal	..	..	..	..	6	1·28	343	5·99
Sugar deshi	..	..	..	..	1	0·07	27	0·15
Gur ..	..	..	..	..	1	0·09	221	1·25
Honey ..	..	..	..	..	..	..	2	..
Sugar candy	..	..	..	..	..	..	14	0·02
Others ..	..	..	..	..	..	..	1	..
<b><i>Sub-total : Sugar, honey, etc.</i></b>					<b>7</b>	<b>1·44</b>	<b>353</b>	<b>7·41</b>

APPENDIX II —*contd.*

1					2	3	4	5
<i>Prepared meals, etc.</i>								
Meals	..	..	..	..	3	14.66	24	0.94
Snack saltish	..	..	..	..	3	0.15	163	0.49
Snack sweet	..	..	..	..	4	0.57	272	2.09
Hot drink tea	..	..	..	..	5	2.01	108	0.67
Hot drink others	..	..	..	..	1	1.22	25	0.34
Toffee chocolate	..	..	..	..	..	..	2	0.04
Ice cream fruit salad	..	..	..	..	..	..	2	..
Green coconut	..	..	..	..	..	..	31	0.07
Sugar cane juice	..	..	..	..	..	..	11	0.02
Cold drink	..	..	..	..	2	0.29	23	0.13
Others	..	..	..	..	1	0.14	30	0.19
<i>Sub-total : Prepared meals, etc.</i>					9	19.04	334	4.98
<i>Non-alcoholic beverages</i>								
Tea leaf	..	..	..	..	6	0.50	323	1.32
Ice	..	..	..	..	..	..	1	..
Squash and syrup	..	..	..	..	..	..	3	0.02
Others	..	..	..	..	..	..	2	0.02
<i>Sub-total : Non-alcoholic beverages</i>					6	0.50	324	1.36
<i>Total : Food</i>					9	47.63	359	102.43
<i>Pan, supari</i>								
Pan leaf	..	..	..	..	1	0.04	43	0.20
Pan finished	..	..	..	..	4	1.38	157	0.68
Supari	..	..	..	..	1	0.23	43	0.29
Lime	..	..	..	..	1	0.01	18	..
Katha	..	..	..	..	1	0.06	40	0.15
<i>Sub-total : Pan, supari</i>					5	1.72	197	1.32

APPENDIX II—*contd.*

1					2	3	4	5
<b><i>Tobacco and products</i></b>								
Bidi .. .. .					8	2.86	183	1.73
Cigarette .. .. .					1	3.70	77	0.42
Zard, kimam, surti .. .. .					1	0.06	14	0.04
Chewing tobacco .. .. .					..	..	23	0.06
Smoking tobacco .. .. .					..	..	79	0.48
Leaf tobacco .. .. .					..	..	21	0.09
Hukka tobacco prepared .. .. .					1	0.08	25	0.12
Pipe tobacco .. .. .					..	..	1	..
Snuff .. .. .					..	..	14	0.02
Others .. .. .					..	..	88	0.21
<b><i>Sub-total : Tobacco and products .. .. .</i></b>					<b>8</b>	<b>6.70</b>	<b>296</b>	<b>3.17</b>
<b><i>Alcoholic beverages, etc.</i></b>								
Toddy neera .. .. .					..	..	1	0.03
Country liquor .. .. .					2	3.18	126	3.29
Ganja .. .. .					..	..	1	0.01
Bhang .. .. .					..	..	9	0.08
Refined liquor .. .. .					..	..	3	0.08
Others .. .. .					..	..	2	..
<b><i>Sub-total : Alcoholic beverages, etc. .. .. .</i></b>					<b>2</b>	<b>3.18</b>	<b>132</b>	<b>3.49</b>
<b><i>Total : Tobacco, pan-supari and intoxicants .. .. .</i></b>						<b>11.60</b>		<b>7.98</b>
<b><i>Total : Food, beverages, etc. .. .. .</i></b>					<b>9</b>	<b>59.23</b>	<b>359</b>	<b>110.41</b>
(i) Food .. .. .					9	47.63	359	102.43
(ii) Tobacco, pan-supari and intoxicants .. .. .						11.60		7.98
<b>FUEL AND LIGHT</b>								
Firewood and chips .. .. .					5	2.14	325	5.84
Coal and coke .. .. .					1	0.27	86	1.09
Saw dust .. .. .					..	..	5	0.02
Kerosene oil-fuel .. .. .					4	0.22	215	0.38

APPENDIX II—*contd.*

1	2	3	4	5
<b>FUEL AND LIGHT—<i>contd.</i></b>				
Kerosene oil-lighting .. ..	6	0.70	250	0.70
Electricity-fuel .. ..	1	0.11	2	0.01
Electricity-lighting .. ..	1	0.10	92	0.68
Dung cake .. ..	..	..	73	0.48
Charcoal .. ..	1	0.47	42	0.25
Electric bulb .. ..	..	..	29	0.17
Candle .. ..	1	0.05	10	0.02
Match box .. ..	9	0.70	355	0.74
Other lighting oil .. ..	..	..	15	0.05
Others .. ..	..	..	3	0.02
<i>Total : Fuel and light</i> .. ..	<i>9</i>	<i>4.76</i>	<i>358</i>	<i>10.45</i>
<b>HOUSING</b>				
<i>Rent for housing</i>				
Residential house rent .. ..	7	4.75	179	3.34
Residential land rent .. ..	1	0.06	73	0.18
House rent owned/free .. ..	2	1.83	187	4.23
Rent for hotel lodging .. ..	..	..	2	0.01
Water charges .. ..	..	..	25	0.11
<i>Sub-total : Rent for housing</i> .. ..	<i>9</i>	<i>6.64</i>	<i>358</i>	<i>7.87</i>
<i>House repairs and upkeep</i>				
Repairs .. ..	..	..	16	1.20
White washing .. ..	..	..	41	0.35
Others .. ..	..	..	1	..
<i>Sub-total : House repairs and upkeep</i> .. ..	..	..	<i>46</i>	<i>1.55</i>
<i>Furniture, etc.</i>				
Bedstead cot .. ..	..	..	8	0.17
Mat-mattress, durries .. ..	..	..	1	0.01
Stool .. ..	..	..	1	0.02
Others .. ..	..	..	1	0.02
Repair and maintenance .. ..	..	..	10	0.13
<i>Sub-total : Furniture, etc.</i> .. ..	..	..	<i>19</i>	<i>0.36</i>

APPENDIX II--*contd.*

	1	2	3	4	5
<b>Household appliances</b>					
Box, trunk .. .. .	..	..	2	0.05	
Utensil-earthenware .. .. .	..	1	0.03	100	0.23
Utensil-iron .. .. .	..	..	4	0.07	
Utensil-aluminium .. .. .	..	..	3	0.03	
Utensil-copper .. .. .	..	..	1	0.22	
Utensil-brass .. .. .	..	..	15	0.34	
Utensil-others .. .. .	..	..	2	0.01	
Glassware .. .. .	..	1	0.04	46	0.11
Chinaware .. .. .	..	..	13	0.04	
Bucket .. .. .	..	..	6	0.05	
Broom .. .. .	..	2	0.02	163	0.09
Lock .. .. .	..	..	8	0.05	
Rope, string .. .. .	..	..	15	0.14	
Kerosene stove .. .. .	..	..	1	0.08	
Lantern lamp .. .. .	..	..	3	0.03	
Clock, time-piece .. .. .	..	..	1	0.07	
Household tools .. .. .	..	..	2	0.01	
Other household appliances .. .. .	..	..	1	..	
Rent household appliances .. .. .	..	..	2	..	
Repair and maintenance .. .. .	..	..	8	0.16	
<i>Sub-total : Household appliances</i> .. .. .	..	3	0.09	230	1.78
<b>Household services</b>					
Domestic servant, ayah .. .. .	..	..	1	..	
Cook .. .. .	..	..	1	..	
Sweeper .. .. .	..	5	0.29	271	0.33
Others .. .. .	..	1	0.02	52	0.19
<i>Sub-total : Household services</i> .. .. .	..	5	0.31	281	0.52
<i>Total : Housing</i> .. .. .	..	9	7.04	359	12.08

APPENDIX II--*contd.*

	1				2	3	4	5
CLOTHING, BEDDING, ETC.								
<i>Readymade clothing</i>								
Dhoti	..	..	..	..	1	0.81	59	1.33
Lungi	..	..	..	..	..	..	1	0.02
Trousers	..	..	..	..	..	..	2	0.03
Bush shirt	..	..	..	..	..	..	2	0.02
Shirt, kamiz, kurta	..	..	..	..	..	..	1	..
Coat, overcoat	..	..	..	..	..	..	4	0.14
Raincoat	..	..	..	..	..	..	1	0.05
Ganji, banian	..	..	..	..	2	0.29	53	0.43
Sari ..	..	..	..	..	..	..	33	1.67
Balouse, choli	..	..	..	..	..	..	2	0.03
Bodice, brassiere	..	..	..	..	..	..	2	..
Petticoat	..	..	..	..	..	..	4	0.07
Dopatta, urani	..	..	..	..	..	..	47	0.31
Undergarment	..	..	..	..	..	..	1	0.02
Chaddar, angabastram	..	..	..	..	..	..	8	0.12
Towel	..	..	..	..	1	0.18	8	0.01
Gancha	..	..	..	..	1	0.09	5	0.02
Handkerchief	..	..	..	..	..	..	6	0.01
Sweater, pullover	..	..	..	..	..	..	10	0.34
Other garment	..	..	..	..	..	..	1	..
Other clothing (miscellaneous)	..	..	..	..	..	..	2	0.06
<i>Sub-total: Readymade clothing</i>					5	1.37	151	5.24
<i>Non-readymade clothing</i>								
Dhoti	..	..	..	..	..	..	2	0.04
Pyjama	..	..	..	..	1	0.39	21	0.33
Trousers	..	..	..	..	..	..	18	0.31
Half-pants	..	..	..	..	..	..	19	0.18
Bushshirt	..	..	..	..	..	..	1	0.04



APPENDIX II—*contd.*

	1	2	3	4	5
<i>Non-readymade clothing—contd.</i>					
Shirt, kamiz, kurta .. .. .	..	..	..	45	0.88
Coat, overcoat .. .. .	..	..	..	10	0.52
Ganji, banian .. .. .	..	..	..	3	0.02
Sari .. .. .	..	..	..	2	0.05
Blouse, choli .. .. .	..	..	..	14	0.14
Chemise .. .. .	..	..	..	4	0.08
Bodice, brassiere .. .. .	..	..	..	4	0.04
Petticoat .. .. .	..	..	..	21	0.57
Salwar .. .. .	..	..	..	3	0.07
Dopatta, orani .. .. .	..	..	..	3	0.04
Frock .. .. .	..	..	..	15	0.12
Undergarment .. .. .	..	1	0.10	6	0.04
Chaddar angabastram .. .. .	..	1	0.46	1	0.01
Towel .. .. .	..	..	..	2	..
Gamcha .. .. .	..	..	..	1	..
Wool .. .. .	..	..	..	12	0.26
Longcloth .. .. .	..	..	..	95	1.90
Mulmul .. .. .	..	..	..	12	0.13
Satin .. .. .	..	..	..	1	0.05
Poplin .. .. .	..	..	..	46	0.93
Other shirting, etc. .. .. .	..	2	1.05	57	1.53
Other cloth .. .. .	..	2	0.61	133	3.86
Other clothing (miscellaneous) .. .. .	..	1	0.61	7	0.12
<i>Sub-total : Non-readymade clothing</i> .. .. .	..	4	3.02	233	12.26
<i>Headwear</i>					
Turban .. .. .	..	..	..	5	0.10
Cap .. .. .	..	1	0.14	31	0.13
Others .. .. .	..	..	..	1	..
<i>Sub-total : Headwear</i> .. .. .	..	1	0.14	37	0.23

APPENDIX II—*contd.*

	1	2	3	4	5
<i>Bedding</i>					
Bedsheet .. .. .	1	0.68	25	0.58	
Durrie .. .. .	..	..	4	0.09	
Blanket, rug .. .. .	..	..	3	0.16	
Bed cover .. .. .	..	..	7	0.23	
Pillow case .. .. .	..	..	6	0.04	
Bedding cloth .. .. .	..	..	3	0.15	
Others .. .. .	..	..	17	0.89	
<i>Sub-total : Bedding</i> .. .. .	1	0.68	56	2.14	
<i>Footwear</i>					
Shoe .. .. .	1	0.68	93	1.48	
Sandal .. .. .	..	..	16	0.25	
Chappal .. .. .	2	1.98	80	0.82	
Boot .. .. .	..	..	17	0.51	
Slipper .. .. .	..	..	9	0.07	
Socks .. .. .	2	0.41	55	0.19	
<i>Sub-total : Footwear</i> .. .. .	4	3.07	165	3.32	
<i>Miscellaneous</i>					
Laundry .. .. .	..	..	2	0.01	
Washerman .. .. .	6	1.67	82	0.50	
Washing soap .. .. .	8	0.82	354	2.34	
Soda .. .. .	..	..	62	0.08	
Dyeing .. .. .	..	..	7	0.01	
Tailoring, mending, etc. .. .. .	2	0.28	191	2.46	
Embroidery .. .. .	..	..	17	0.05	
Others .. .. .	..	..	5	0.01	
Repair footwear, etc. .. .. .	7	0.30	149	0.31	
Others .. .. .	..	..	3	0.01	
<i>Sub-total : Miscellaneous</i> .. .. .	9	3.07	359	5.78	
<i>Total : Clothing, bedding, etc.</i> .. .. .	9	11.35	359	28.97	

APPENDIX II—*contd.*

	1	2	3	4	5
<b>MISCELLANEOUS</b>					
<i>Medical care</i>					
Doctor's fee .. .. .	..	..	..	16	0.38
Medicine .. .. .	..	2	2.28	158	5.99
Dentist's fee .. .. .	..	..	..	2	0.02
Nurse, midwife .. .. .	..	..	..	6	0.12
<i>Sub-total : Medical care</i> .. .. .	..	2	2.28	168	6.51
<i>Personal care</i>					
Hair oil, etc. .. .. .	..	6	0.29	303	0.89
Barber .. .. .	..	9	0.79	340	1.20
Snow, face cream, etc. .. .. .	..	..	..	18	0.06
Toilet soap .. .. .	..	9	0.80	273	0.68
Comb, hair brush .. .. .	..	..	..	99	0.08
Mirror .. .. .	..	..	..	14	0.03
Face powder .. .. .	..	..	..	9	0.02
Tooth paste .. .. .	..	1	0.10	23	0.08
Tooth powder .. .. .	..	1	0.04	28	0.06
Tooth brush .. .. .	..	..	..	3	0.01
Neem and similar stick .. .. .	..	2	0.05	4	..
Blade .. .. .	..	5	0.18	195	0.16
Shaving soap .. .. .	..	..	..	3	0.01
Other shaving requisite .. .. .	..	..	..	1	..
Scent and perfume .. .. .	..	..	..	7	0.01
Lip stick, etc. .. .. .	..	..	..	1	..
Family planning goods .. .. .	..	..	..	1	..
Others .. .. .	..	..	..	16	0.02
<i>Sub-total : Personal care</i> .. .. .	..	9	2.25	357	3.31

APPENDIX II—*contd.*

	1			2	3	4	5
<i>Education and reading</i>							
School, college fees .. ..	..	..	..	..	..	143	2·36
Book school .. ..	..	..	..	..	..	53	0·67
Books general .. ..	..	..	..	..	..	12	0·06
Stationery all kinds .. ..	..	..	..	..	..	100	0·42
Private tuition .. ..	..	..	..	..	..	19	0·40
Newspaper .. ..	..	..	..	..	..	11	0·05
Periodical and journal .. ..	..	..	..	..	..	2	0·01
Library charges .. ..	..	..	..	..	..	4	0·01
Others .. ..	..	..	..	..	..	27	0·20
<hr/>							
<i>Sub-total : Education and reading</i> .. ..	..	..	..	..	..	185	4·18
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<i>Recreation, etc.</i>							
Cinema .. ..	..	..	..	5	1·11	124	0·67
Toy .. ..	..	..	..	..	..	35	0·06
Pet animal purchase .. ..	..	..	..	1	1·52	24	0·28
Theater .. ..	..	..	..	..	..	1	0·01
Mela and fair .. ..	..	..	..	..	..	27	0·28
Variety performance .. ..	..	..	..	..	..	1	0·02
Picnic, exhibition, etc. .. ..	..	..	..	1	0·02	13	0·02
Photographic expenses .. ..	..	..	..	..	..	3	0·02
Radio .. ..	..	..	..	..	..	1	0·02
Other musicals .. ..	..	..	..	..	..	1	0·03
Sports goods .. ..	..	..	..	..	..	1	0·09
Club fees, etc. .. ..	..	..	..	..	..	3	0·01
Others .. ..	..	..	..	..	..	13	0·09
Repair and maintenance .. ..	..	..	..	..	..	2	0·08
<hr/>							
<i>Sub-total : Recreation, etc.</i> .. ..	..	..	..	5	2·65	184	1·68

APPENDIX II—*contd.*

					1	2	3	4	5
<i>Transport, etc.</i>									
Rail	..	..	..	..		2	4.08	81	6.86
Bus ..	..	..	..	..	..	..	..	60	0.59
Train	..	..	..	..	..	..	..	3	0.01
Rickshaw	..	..	..	..	..	..	..	8	0.03
Water transport	..	..	..	..	..	..	..	1	0.08
Horse cab	..	..	..	..	3	0.27	95	0.47	
Taxi	..	..	..	..	..	..	..	1	0.01
Bicycle hire	..	..	..	..	..	..	..	15	0.04
Petrol, etc.	..	..	..	..	..	..	..	1	0.06
Repair charges	..	..	..	..	..	..	..	24	0.30
Other expenses of owned transport	..	..	..	..	..	..	..	15	0.33
Postage	..	..	..	..	5	0.27	196	0.31	
Upkeep horse bullock	..	..	..	..	..	..	..	1	0.03
Others	..	..	..	..	..	..	..	4	0.01
<i>Sub-total</i> Transport, etc.	..	..	..	..	7	4.62	272	9.13	
<i>Subscription, etc.</i>									
Trade union	..	..	..	..	1	0.03	43	0.06	
Religious	..	..	..	..	2	0.05	115	0.32	
Gift and charity	..	..	..	..	7	1.49	181	4.30	
Other ceremonials	..	..	..	..	..	..	35	16.45	
Fines and penalties	..	..	..	..	..	..	1	..	
Others	..	..	..	..	..	..	12	0.03	
<i>Sub-total</i> : Subscription, etc.	..	..	..	..	8	1.57	279	21.16	

APPENDIX II—*contd.*

1				2	3	4	5
<i>Miscellaneous</i>							
Ornament metal	..	..	..	..	..	2	..
Ornament glass	..	..	..	..	..	120	0·51
Ornament plastic	..	..	..	..	..	3	..
Ornament others	..	..	..	..	..	14	0·28
Watch	..	..	..	..	..	2	0·07
Fountainpen	..	..	..	..	..	15	0·11
Umbrella	..	..	..	..	..	8	0·12
Hand stick	..	..	..	..	..	1	..
Other personal effects	..	..	..	..	..	6	0·05
Repair and maintenance	..	..	..	..	..	4	0·06
Other pocket expenses	..	..	..	2	0·56	172	2·30
Other miscellaneous expenses	..	..	..	3	0·94	159	0·40
<i>Sub-total : Miscellaneous</i>				4	1·50	299	3·90
<i>Total : Miscellaneous</i>					14·87		49·87
<b>TOTAL : CONSUMPTION EXPENDITURE</b>					97·25		211·78
<i>(b) NON-CONSUMPTION EXPENDITURE</i>							
<i>Taxes</i>							
Road tax	..	..	..	..	..	1	0·02
Municipal tax	..	..	..	..	..	28	0·10
Others	..	..	..	..	..	10	0·08
<i>Sub-total : Taxes</i>				..	..	39	0·20
<i>Interest, litigation, etc.</i>							
Interest paid on loan	..	..	..	3	1·36	201	4·44
Litigation expenses	..	..	..	..	..	4	0·41
Remittance	..	..	..	2	13·49	24	2·28
<i>Sub-total : Interest, litigation, etc.</i>				5	14·85	211	7·13

## APPENDIX II—concl'd.

	1	2	3	4	5
<i>Savings and investments</i>					
Ornaments gold .. ..	..	..	..	1	0.30
Ornaments silver .. ..	..	..	..	10	1.06
Land and building .. ..	..	..	..	6	7.09
Bicycle .. ..	..	..	..	1	0.66
Life insurance premium .. ..	..	..	..	9	0.32
Provident fund contribution .. ..	..	6	5.76	315	7.10
Bank savings .. ..	..	..	..	14	0.24
Shares and securities .. ..	..	..	..	2	0.18
Others .. ..	..	7	8.44	231	11.65
<i>Sub-total : Savings and investments</i> .. ..	..	7	14.20	333	28.60
<i>Debts repaid</i>					
Debts repaid .. ..	..	3	6.07	233	15.99
<i>Sub-total : Debts repaid</i> .. ..	..	3	6.07	233	15.99
<b>TOTAL : NON-CONSUMPTION EXPENDITURE</b>			35.12		51.92

## SUMMARY

## (a) CONSUMPTION EXPENDITURE

Food .. ..	..	9	47.63	359	102.43
Tobacco, pan, supari and intoxicants .. ..	..	..	11.60	..	7.98
Fuel and light .. ..	..	9	4.76	358	10.45
Housing .. ..	..	9	7.04	359	12.08
Clothing, bedding, etc. .. ..	..	9	11.35	359	28.97
Miscellaneous .. ..	..	..	14.87	..	49.87
<b>TOTAL</b> .. ..	..		97.25		211.78

## (b) NON-CONSUMPTION EXPENDITURE

Taxes, interest and litigation .. ..	..	..	1.36	..	5.05
Remittances to dependents .. ..	..	2	13.49	24	2.28
Savings and investment .. ..	..	7	14.20	333	28.60
Debts repaid .. ..	..	3	6.07	233	15.99
<b>TOTAL</b> .. ..	..	..	35.12	..	51.92







